

City of Lowell, MA

**CONSOLIDATED ANNUAL PERFORMANCE
AND EVALUATION REPORT
FINAL REPORT**



**OFFICE OF THE CITY MANAGER
DIVISION OF PLANNING AND DEVELOPMENT**

Program Year 2002
July 1, 2002 to June 30, 2003

September 30, 2003

Table of Contents

1.0 Executive Summary	3
1.1 INTRODUCTION & PURPOSE	3
1.2 DRAFT PLAN	3
1.3 ACCOMPLISHMENTS BY PRIORITY NEED	4
1.4 FINANCIAL ANALYSIS	15
1.5 CONCLUSION.....	16
2.0 Introduction.....	17
2.1 COMMUNITY INVOLVEMENT	18
3.0 Assessment of Programs Toward Five-Year Goals.....	19
3.1 SUMMARY OF PRIORITY NEEDS, GOALS, AND OBJECTIVES	19
3.2 FEDERAL RESOURCES AVAILABLE FY 2002-03	22
3.2.1 <i>Comparison of FY 2002-03 CDBG, HOME, and ESG Planned vs. Actual Expenditures.....</i>	<i>22</i>
3.2.2 <i>CDBG Expenditures by Consolidated Plan Priorities.....</i>	<i>23</i>
3.2.3 <i>CDBG, HOME, and ESG Expenditures by Consolidated Plan Priority</i>	<i>24</i>
4.0 Financial Assessment of Program FY 2002-03.....	26
4.1 EVALUATION OF FY 2002-03 PROGRAM ACCOMPLISHMENTS	32
4.1.1 <i>Performance Measures of Consolidated Plan Strategic Goals by Plan Year</i>	<i>32</i>
4.1.2 <i>Priority # 1 Affordable Housing</i>	<i>35</i>
4.1.3 <i>Priority # 2 Economic Development.....</i>	<i>43</i>
4.1.4 <i>Priority # 3 Neighborhood Stabilization.....</i>	<i>48</i>
4.1.5 <i>Priority # 4 Homelessness</i>	<i>54</i>
4.1.6 <i>Priority # 5 Youth, Elderly, and Special Needs Populations.....</i>	<i>59</i>
5.0 HUD Reporting Requirements	66
5.1 CONSOLIDATED PLAN REQUIREMENTS	66
5.1.1 <i>Assessment of Five Year Goals and Objective.....</i>	<i>66</i>
5.1.2 <i>Actions taken to Affirmatively Further Fair Housing.....</i>	<i>66</i>
5.1.3 <i>Affordable Housing.....</i>	<i>79</i>
5.1.4 <i>Continuum of Care.....</i>	<i>81</i>
5.1.5 <i>Coordination of Resources</i>	<i>83</i>
5.1.6 <i>Other Actions</i>	<i>83</i>
5.1.7 <i>Leveraging Resources.....</i>	<i>84</i>
5.1.8 <i>Self Evaluation.....</i>	<i>84</i>
5.2 CDBG PROGRAM REQUIREMENTS	85
5.2.1 <i>Assess use of CDBG funds to address Needs, Goals, and Objectives</i>	<i>85</i>
5.2.2 <i>Changes in Consolidated Plan Program Objectives</i>	<i>85</i>
5.2.3 <i>Consistency of Activities carried out to support Consolidated Plan</i>	<i>85</i>
5.2.4 <i>In Compliance with CDBG National Objectives</i>	<i>85</i>
5.2.5 <i>Displacement resulting from CDBG activities</i>	<i>85</i>
5.2.6 <i>Limited Clientele Narrative</i>	<i>86</i>
5.2.7 <i>Program Income generated by Revolving Loan Funds</i>	<i>86</i>
5.2.8 <i>CDBG Rehabilitation Projects</i>	<i>86</i>
5.2.9 <i>Neighborhood Revitalization Strategies – Progress against benchmarks.....</i>	<i>86</i>
5.3 HOME PROGRAM REQUIREMENTS	87
5.3.1 <i>Distribution of HOME funds according to Consolidated Plan Housing Needs</i>	<i>87</i>

5.3.2 Match Contributions from Private and non-Federal sources (HUD Report-40107-A)	87
5.3.3 Minority Business Enterprises and Women's Business Enterprises (HUD-Form 40107)	87
5.3.4 Affirmative Marketing Actions and outreach to minority and women owned businesses	87
5.3.5 On-site inspections of affordable rental housing assisted with HOME funds	88
5.4 ESG PROGRAM REQUIREMENTS	89
5.4.1 Addressing homeless and homeless prevention goals	89
5.4.2 ESG Match requirements	89
6.0 HUD IDIS Reports	90
6.1 CONSOLIDATED PLAN REPORTS	90
6.1.1 Summary of Accomplishments Report (C04PR23)	90
6.1.2 Consolidated Annual Performance and Evaluation Report (C04PR06)	90
6.1.3 IDIS Summary of Activities Report (C04PR03)	90
6.1.4 IDIS CDBG Housing Activities (C04PR10)	90
6.1.5 IDIS List of Activities Report (C04PR02)	90
6.1.6 ESG Financial Summary Report (C04PR12)	90
6.1.7 ESG Program for Grantee Statistics (C04PR19)	90
6.1.8 ESG Activity Summary Report (C04PR20)	91
6.1.9 Statement of HOME Activities (C04PR22)	91
6.1.10 Statement of CHDO Funds (C04PR25)	91
6.1.11 Status of HOME Grants (C04PR27)	91
6.1.12 HOME Matching Liability Report (C04PR33)	91
6.1.13 Financial Summary Report (Financial Summary Form 4949-3)	91
7.0 Public Participation	93
7.1 SUMMARY OF CITIZEN COMMENTS	93
8.0 FY 2002-03 Annual Action Plan Amendments	94
Appendix	97
A. FINANCIAL SUMMARY FORM 4949-3	97
B. HOME MATCH REQUIREMENT FORM 40107-A	99
C. HOME PROGRAM, ANNUAL PERFORMANCE REPORT (HUD-40107)	101
D. LOWELL EZ/EC PROGRESS REPORT FOR 2002-2003	104
E. IDIS SUMMARY OF ACTIVITIES REPORT CO4PRO3	114
F. IDIS CDBG HOUSING ACTIVITIES REPORT C04PR010	116
G. IDIS SUMMARY OF ACCOMPLISHMENTS REPORT C04PR023	118
H. IDIS LIST OF ACTIVITIES REPORT CO4PR02	120
I. CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT CO4PR06	122
J. ESG PROGRAM SUMMARY CO4PR12	124
K. ESG STATISTICS FOR PROJECTS AS OF 2002 CO4PR19	126
L. STATEMENT OF HOME ACTIVITIES CO4PR22	128
M. STATUS OF CHDO FUNDS CO4PR25	130
N. STATUS OF HOME GRANTS CO4PR27	132
O. HOME MATCHING LIABILITY REPORT CO4PR33	134
P. LOWELL HOUSING AUTHORITY - PLAN TO DESIGNATE HOUSING	136
Q. ESG FINANCIAL SUMMARY FOR FY REPORT C04PR20	140

1.0 Executive Summary

1.1 Introduction & Purpose

The City of Lowell's Consolidated Annual Performance and Evaluation Report (CAPER) provides a detailed analysis of projects and programs funded by the Community Development Block Grant (CDBG), Home Investment Partnership Act (HOME), and Emergency Shelter Grant (ESG) programs coordinated by the U.S. Department of Housing and Urban Development. The purpose of the report is to compare the achievements of the funded projects and programs to the City of Lowell's annual and five-year goals, and provide residents of the community with a detailed financial analysis and description of program accomplishments for organizations that received CDBG, HOME and/or ESG funds during the fiscal period of July 1, 2002 through June 30, 2003 (FY 2002-03).

The U.S. Department of Housing and Urban Development (HUD) requires each of its federal entitlement grant recipients to complete a CAPER, which is filed with HUD within 90 days after the close of the grantee's fiscal year and after a 15-day public comment and review period.

Not only is the financial success of the funds invested of value, but also of utmost importance is how the funds aided in bettering the lives of those served. The CAPER considers the efficiency of the funds spent and the number of people actually served, and it also allows clients to describe their own individual accomplishments and experiences through their involvement with the program. The FY 2002-03 CAPER includes personal quotes from people who participated in programs funded by CDBG, HOME, and ESG. These quotes provide a sense of realization to the report as well as an element of evaluation.

1.2 Draft Plan

The first draft of the FY 2002-03 CAPER was available for public review between Thursday, September 11 and Friday, September 26, 2003. The draft was made available at the offices of the City of Lowell's Division of Planning and Development, the City Clerk's office, and the reference desk at the Pollard Memorial Library. Any comments received during this period would have been incorporated into the final draft, but no written comments were submitted to the City of Lowell's Division of Planning and Development. The final draft of the CAPER was submitted to HUD on September 30, 2003.

The CAPER provides an opportunity to describe to the citizens of Lowell the successes of projects they helped make possible, such as developing affordable housing, creating jobs, revitalizing deteriorated neighborhoods, working towards eliminating homelessness, and providing youth, elderly, and special needs populations with services to improve their lives. The dedication and hard work of hundreds of community-based organizations and volunteers enable the City to continue moving toward its goal as a "Destination City."

1.3 Accomplishments by Priority Need

In this section, we present an assessment of the FY 2002-03 program accomplishment data by priority need. A comparison is made between the proposed and actual data for FY 2002-03 and the Five-Year Consolidated Plan. Each of the five priorities identified in the Consolidated Plan are addressed in the complete draft of the CAPER, including a financial statement of active projects, a summary of goals and objectives, a discussion of leveraging other resources, an overall self-evaluation, and maps showing the geographic distribution of the projects within each priority. The five priority needs, goals, and anticipated funds identified by the City in the Consolidated Plan (2001-2005) are shown in Table I.

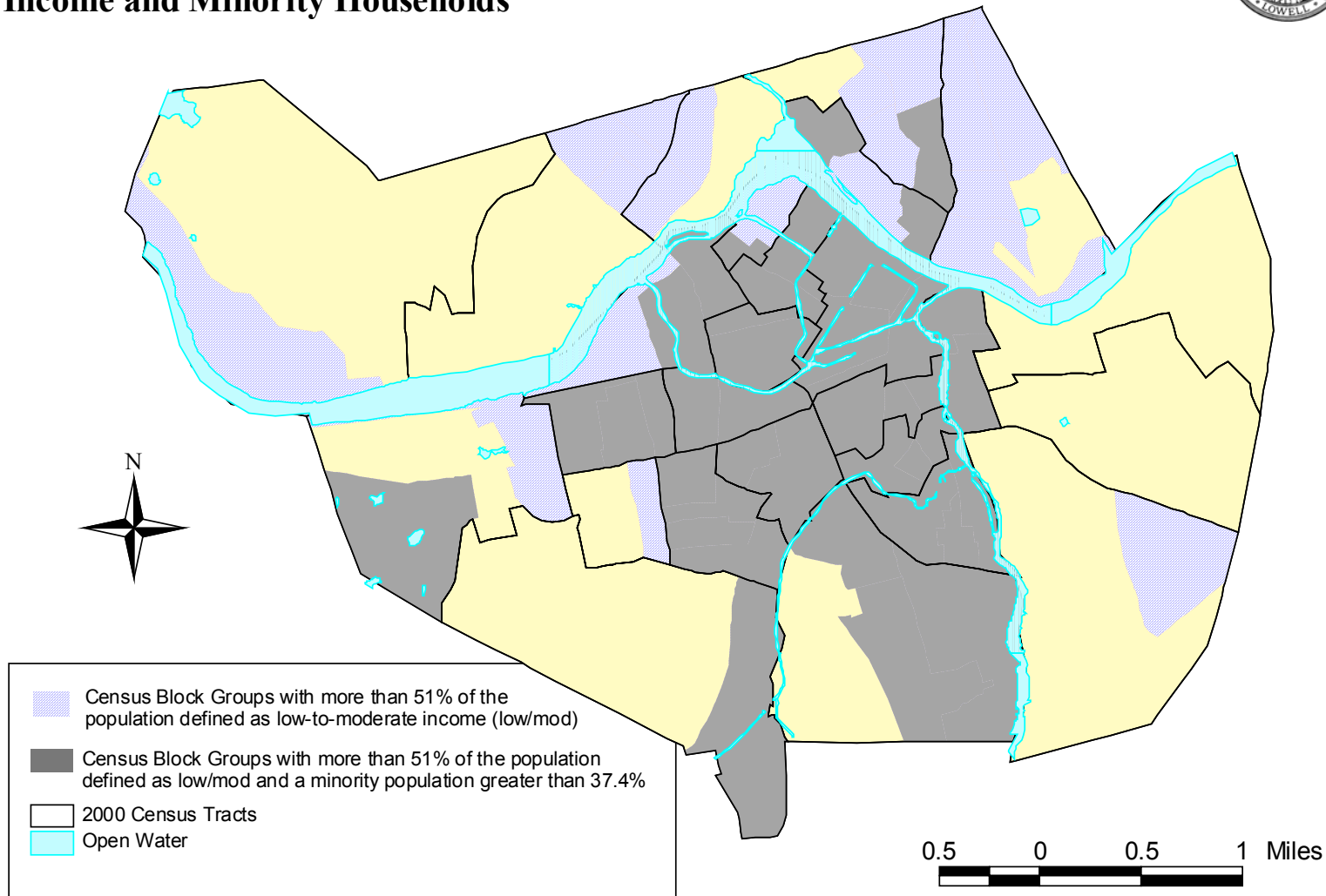
Table I – Proposed Five-Year Consolidated Plan Budget (2000-2005)

PRIORITY NEEDS	GOALS	ESTIMATED FIVE YEAR HUD CONPLAN BUDGET
HOUSING	Increase and upgrade the supply of affordable housing	\$9,200,000
ECONOMIC DEVELOPMENT	Increase economic opportunities for people of low to moderate income	\$3,800,000
NEIGHBORHOOD STABILIZATION	Continue with the development of neighborhood physical infrastructure such as street and sidewalks, partnerships with neighborhood organizations and upgrade delivery of public safety services	\$6,000,000
HOMELESS SERVICES	Improve the coordination and delivery of homeless services provided by all of Lowell's "continuum of care" providers	\$900,000
YOUTH, ELDERLY, SPECIAL NEEDS POPULATIONS	Provide necessary support services for the youth, elderly and special needs populations	\$2,100,000
	TOTAL	\$22,000,000

Specific geographic areas of the City have been prioritized based on the percentage of households below 80% of the area median income (low-to-moderate incomes). In addition, special consideration is given to projects within block groups that have a high concentration of minority residents. The following map highlights Census block groups (2000) with a percentage of low-to-moderate income households greater than 51% and a minority percentage greater than the Citywide average of 37.4%. See map on following page.

Table VIII Performance Measurements of Consolidated Plan Strategic Goals provides accomplishment data for all current year projects and multi-year projects that were completed in the current year (FY 2002-03). Prior year projects that incurred expenditures after the close of the year are also reported in this CAPER. The accomplishments of prior year projects were reported in the previous years' CAPER and are therefore not included in Table VIII. This table also compares current year accomplishments to the five-year proposed accomplishments, and provides a year-to-date tally. IDIS was not updated for all activities before the completion of this CAPER. Therefore, accomplishment data on Table VIII was obtained from the end of the fiscal monthly report submitted by the sub recipients.

City of Lowell, MA
**Block Groups by Percentage of Low-to-Moderate
Income and Minority Households**



Source: 2000 US Census

Table VII Financial Activity for all Active CDBG, HOME, & ESG Projects

PID	Project_Name	FUND	Estimated	Funded	Spent_Thru	Balance	Spent_In
1999-0059	CHDO SET-ASIDE	HOME	169,650.00	366,719.53	365,087.85	1,631.68	374.53
2000-0014	DPW - STREETS & SIDEWALKS	CDBG	271,100.00	271,100.00	245,375.84	25,724.16	18,492.50
2000-0072	DPD - HOMEWORK PROGRAM FY00/01	HOME	150,000.00	161,411.57	155,670.60	5,740.97	89,432.68
2001-0001	PLANNING & ADMIN - CDBG	CDBG	618,800.00	485,411.62	453,922.07	31,489.55	50,184.12
2001-0002	DPD-HOUSING REHAB/CDBG	CDBG	500,000.00	315,184.35	264,590.14	50,594.21	40,264.05
2001-0003	PLANNING & ADMIN - HOME	HOME	155,500.00	182,480.72	173,279.72	9,201.00	36,512.51
2001-0004	PLANNING & ADMIN - ESG	ESG	5,000.00	5,000.00	5,000.00	0.00	1.33
2001-0005	DPD-FTHB PROGRAM	HOME	218,400.00	359,772.95	359,772.95	0.00	37,407.30
2001-0006	LOWELL COUNCIL ON AGING	CDBG	126,000.00	126,080.76	126,080.76	0.00	2,202.24
2001-0007	DPD-LEAD ABATEMENT PROGRAM	CDBG	247,709.00	262,527.69	262,527.69	0.00	38,831.19
2001-0008	HEALTH DEPT - CODE ENFORCEMENT	CDBG	144,278.00	135,666.66	135,666.66	0.00	15,483.84
2001-0009	HEALTH DEPT - RELOCATION PROGRAM	CDBG	43,600.00	30,254.48	30,254.48	0.00	5,928.91
2001-0010	DNS-NEIGHBORHOOD PARTNERSHIP PROGRAM	CDBG	35,000.00	29,620.15	29,620.15	0.00	680.05
2001-0011	DPD-DEMOLITION PROGRAM	CDBG	125,000.00	121,585.25	121,585.25	0.00	59.14
2001-0012	DPD-EMERGENCY REHAB/HOME	HOME	25,000.00	38,400.93	38,400.93	0.00	3,092.06
2001-0015	DPW-STREETS/SIDEWALKS	CDBG	200,000.00	200,000.00	148,675.18	51,324.82	148,675.18
2001-0016	ACRE FAMILY DAY CARE CORP.	CDBG	25,000.00	25,000.00	25,000.00	0.00	8,512.50
2001-0017	ALTERNATIVE HOUSE - ESG	ESG	30,000.00	28,988.31	28,988.31	0.00	13,429.60
2001-0018	ALTERNATIVE HOUSE - TEEN COUNSELING	CDBG	6,000.00	6,000.00	6,000.00	0.00	2,225.04
2001-0019	AMERICAN RED CROSS	CDBG	10,000.00	9,233.93	9,233.93	0.00	9,233.93
2001-0021	ASIAN TASK FORCE AGAINST DOMESTIC VIOLENCE	CDBG	7,000.00	7,000.00	7,000.00	0.00	736.24
2001-0024	CAMBODIAN MUTUAL ASSISTANCE ASSOCIATION	CDBG	75,000.00	125,000.00	125,000.00	0.00	34,505.82
2001-0025	CENTRAL FOOD MINISTRY, INC.	CDBG	5,000.00	5,000.00	5,000.00	0.00	1,742.54
2001-0029	DPD-ED DOWNTOWN BUSINESS DEV/HISTORIC REHAB & JOB CREATION	CDBG	35,000.00	32,500.00	32,500.00	0.00	32,500.00
2001-0031	DPD-ED SMALL BUSINESS LOAN POOL	CDBG	72,113.00	58,658.65	58,658.65	0.00	25,000.00
2001-0032	DPD-INTERSECTION IMPROVEMENTS	CDBG	345,000.00	396,600.00	383,302.87	13,297.13	325,380.26
2001-0033	DPD-JAM PLAN PHASE I	CDBG	110,000.00	56,437.00	55,362.91	1,074.09	5,520.33
2001-0034	DPD-STREETSCAPE PROGRAM	CDBG	150,000.00	47,493.00	46,672.56	820.44	25,770.28
2001-0035	CITY OF LOWELL HUNGER/HOMELESS COMMISSION	CDBG	10,000.00	5,523.00	5,523.00	0.00	2,482.00
2001-0036	PARKS & RECREATION - CLEMENTE PARK	CDBG	50,000.00	49,973.00	49,973.00	0.00	49,973.00
2001-0037	DPD-PRINCETON VILLAGE REHAB PROJECT	HOME	100,000.00	200,000.00	200,000.00	0.00	2,922.68
2001-0038	DPD-SIRK BUILDING REHAB PROJECT (SURF)	HOME	100,000.00	206,520.99	206,520.99	0.00	1,334.19
2001-0040	COMMUNITY TEAMWORK, INC.-RSVP	CDBG	3,000.00	2,859.92	2,859.92	0.00	415.90

Table VII Financial Activity for all Active CDBG, HOME, & ESG Projects

2001-0041	COMMUNITY TEAMWORK, INC.-ENERGY EFFICIENCY	CDBG	10,000.00	10,000.00	10,000.00	0.00	1,358.75
2001-0042	CRESCENT BUILDING-EESP	CDBG	25,000.00	24,494.58	24,494.58	0.00	17,371.02
2001-0043	GIRLS INC. OF GREATER LOWELL	CDBG	6,000.00	6,000.00	6,000.00	0.00	1,684.00
2001-0044	GREATER LOWELL FAMILY YMCA - FIELD TRIPS	CDBG	600.00	600.00	543.00	57.00	543.00
2001-0045	HABITAT FOR HUMANITY OF GREATER LOWELL, INC.	HOME	45,000.00	45,000.00	45,000.00	0.00	45,000.00
2001-0047	LAO FAMILY MUTUAL ASSOC. OF LOWELL	CDBG	10,000.00	9,879.66	9,879.66	0.00	2,996.86
2001-0048	LIFELINKS, INC.	CDBG	11,000.00	11,000.00	11,000.00	0.00	2,914.59
2001-0049	LOWELL ASSOCIATION FOR THE BLIND, INC.	CDBG	4,000.00	3,555.85	3,555.85	0.00	916.00
2001-0050	LOWELL HOUSING AUTHORITY	CDBG	27,500.00	27,500.00	27,500.00	0.00	2,061.30
2001-0051	LOWELL PARKS & CONSERVATION TRUST, INC.	CDBG	50,000.00	50,000.00	50,000.00	0.00	23,167.06
2001-0052	LOWELL TRANSITIONAL LIVING CENTER, INC.	CDBG	5,500.00	5,500.00	5,500.00	0.00	858.80
2001-0053	MASS ALLIANCE OF PORTUGUESE SPEAKERS	CDBG	6,000.00	5,202.65	5,202.65	0.00	2,241.07
2001-0056	MIDDLESEX COMMUNITY COLLEGE-LSBAC	CDBG	100,000.00	100,000.00	100,000.00	0.00	48,671.80
2001-0057	RAPE CRISIS SERVICE OF GREATER LOWELL	CDBG	10,000.00	9,960.68	9,960.68	0.00	1,322.40
2001-0058	RESIDENTS 1ST DEVELOPMENT CORP. (RFDC)	HOME	181,227.00	220,573.00	138,061.80	82,511.20	70,733.80
2001-0059	RETARDED ADULT REHAB ASSOCIATION, INC.	CDBG	30,000.00	30,000.00	30,000.00	0.00	16,757.26
2001-0064	SUITABILITY	CDBG	25,000.00	24,999.97	24,999.97	0.00	9,310.49
2001-0065	U-MASS LOWELL RESEARCH FOUNDATION	CDBG	10,000.00	10,000.00	10,000.00	0.00	10,000.00
2001-0066	UNITED TEEN EQUALITY CENTER-UTEC	CDBG	15,000.00	15,000.00	15,000.00	0.00	10,895.00
2001-0068	YWCA OF LOWELL-ACRE YOUTH CENTER	CDBG	15,000.00	15,000.00	15,000.00	0.00	1,029.02
2001-0071	LOWELL TRANSITIONAL LIVING CENTER, INC. - ESG	ESG	20,000.00	20,000.00	20,000.00	0.00	1,100.46
2001-0072	PARKS & RECREATION - KOUMANTZELIS FIELD	CDBG	10,000.00	9,800.00	9,800.00	0.00	9,800.00
2001-0073	PARKS & RECREATION - OLIVERIA PARK	CDBG	20,000.00	19,845.31	19,845.31	0.00	6,388.18
2001-0074	GREATER LOWELL FAMILY YMCA - SUMMER CAMP	CDBG	7,000.00	7,000.00	7,000.00	0.00	7,000.00
2001-0076	MERRIMACK VALLEY FOOD BANK, INC.	CDBG	15,000.00	14,375.00	14,375.00	0.00	2,500.00
2001-0079	YWCA OF LOWELL - LOWER BELVIDERE YOUTH CENTER	CDBG	15,000.00	15,000.00	15,000.00	0.00	1,673.30
2001-0081	ACRE REVITALIZATION PROJECT-FY00	HOME	808,000.00	1,446,364.40	441,083.33	1,005,281.07	243,155.22
2001-0082	LOWELL HOUSE, INC. - APPLETON STREET	CDBG	40,000.00	41,496.46	41,496.46	0.00	35,605.31
2001-0084	MIDDLESEX SHELTER, INC. REHAB-760 MERRIMACK ST	HOME	150,000.00	355,000.00	54,579.55	300,420.45	52,352.14
2001-0088	ACRE YOUTH ORGANIZATION	CDBG	2,000.00	2,000.00	2,000.00	0.00	2,000.00
2002-0001	PLANNING & ADMIN - CDBG	CDBG	627,857.00	672,569.25	563,697.09	108,872.16	563,697.09

Table VII Financial Activity for all Active CDBG, HOME, & ESG Projects

2002-0002	DPD - HOUSING REHAB/CDBG	CDBG	500,000.00	474,712.18	186,454.49	288,257.69	186,454.49
2002-0003	PLANNING & ADMIN - HOME	HOME	130,800.00	206,781.92	169,322.84	37,459.08	169,322.84
2002-0004	PLANNING & ADMIN - ESG	ESG	5,000.00	5,000.00	4,789.99	210.01	4,789.99
2002-0005	DPD - FTHB PROGRAM	HOME	329,200.00	545,361.46	418,068.51	127,292.95	418,068.51
2002-0006	LOWELL COUNCIL ON AGING	CDBG	100,000.00	100,000.00	98,270.83	1,729.17	98,270.83
2002-0007	DPD - LEAD PAINT ABATEMENT PROGRAM	CDBG	300,000.00	388,000.00	335,497.14	52,502.86	335,497.14
2002-0008	HEALTH DEPT - CODE ENFORCEMENT	CDBG	110,000.00	110,000.00	96,418.74	13,581.26	96,418.74
2002-0009	HEALTH DEPT. - HOUSING ADVOCATE	CDBG	45,140.00	45,140.00	35,124.05	10,015.95	35,124.05
2002-0010	DNS - PARTNERSHIP PROGRAM PROJECTS	CDBG	38,210.00	38,210.00	38,088.91	121.09	38,088.91
2002-0011	DPD - DEMOLITION PROGRAM	CDBG	97,640.00	97,640.00	86,246.31	11,393.69	86,246.31
2002-0013	DPD - HOMEWORK PROGRAM	HOME	135,000.00	250,000.00	4,337.09	245,662.91	4,337.09
2002-0015	DPW - STREETS & SIDEWALKS	CDBG	185,000.00	185,000.00	91,764.75	93,235.25	91,764.75
2002-0016	FY01 DPD-DOWNTOWN VENTURE FUND RETAIL/REST LOAN POOL	CDBG	168,120.00	170,340.00	122,076.00	48,264.00	122,076.00
2002-0017	WEST END GYM, INC.	CDBG	6,500.00	6,500.00	6,500.00	0.00	6,500.00
2002-0018	ACRE FAMILY DAY CARE CORP.	CDBG	25,000.00	25,000.00	25,000.00	0.00	23,302.93
2002-0019	ALTERNATIVE HOUSE - ESG	ESG	25,000.00	25,000.00	23,133.29	1,866.71	23,133.29
2002-0020	ALTERNATIVE HOUSE-TEEN COUNSELING	CDBG	5,000.00	4,501.70	4,501.70	0.00	4,501.70
2002-0022	ASIAN TASK FORCE	CDBG	5,000.00	5,000.00	5,000.00	0.00	5,000.00
2002-0023	BIG BROTHER/SISTER	CDBG	12,000.00	12,000.00	7,992.00	4,008.00	7,992.00
2002-0024	BOYS & GIRLS CLUB OF GREATER LOWELL, INC.- FACILITY	CDBG	50,000.00	51,000.00	307.69	50,692.31	307.69
2002-0025	BOYS & GIRLS CLUB OF GREATER LOWELL, INC.- SUMMER PROG	CDBG	5,000.00	5,000.00	5,000.00	0.00	5,000.00
2002-0026	CAMBODIAN AMERICAN LEAGUE OF LOWELL, INC.	CDBG	20,000.00	20,000.00	20,000.00	0.00	20,000.00
2002-0027	CENTRAL FOOD MINISTRY, INC.	CDBG	5,000.00	5,000.00	5,000.00	0.00	5,000.00
2002-0029	COUNCIL ON AGING-NEW SR. CENTER	CDBG	79,160.00	79,160.00	64,416.57	14,743.43	64,416.57
2002-0031	DNS - GRAFFITI REMOVAL	CDBG	15,000.00	15,000.00	3,552.49	11,447.51	3,552.49
2002-0032	DPD - ACRE REVITALIZATION PLAN - RELOCATION	CDBG	75,000.00	75,000.00	49,470.00	25,530.00	49,470.00
2002-0035	PARKS & RECREATION (AGREEMENT)	CDBG	80,000.00	35,000.00	34,926.44	73.56	34,926.44
2002-0036	DPD - DOWNTOWN HISTORIC REHAB & JOB CREATION	CDBG	20,000.00	20,000.00	5,000.00	15,000.00	5,000.00
2002-0037	DPD - SMALL BUSINESS LOAN POOL	CDBG	25,000.00	25,000.00	7,000.00	18,000.00	7,000.00
2002-0039	DPD - INTRSECTION IMPROVEMENTS	CDBG	40,000.00	40,000.00	16,470.73	23,529.27	16,470.73
2002-0040	DPD - JAM PLAN URBAN REVITALIZATION-PHASE I	CDBG	250,000.00	303,113.00	39,440.75	263,672.25	39,440.75

Table VII Financial Activity for all Active CDBG, HOME, & ESG Projects

2002-0041	DPD - MOULTON SQ./MONSIGNOR KEENAN PLAYGROUND-PHASE I	CDBG	40,000.00	127,500.00	36,449.00	91,051.00	36,449.00
2002-0042	DPD - STREETScape PROGRAM	CDBG	100,000.00	90,502.00	43,852.00	46,650.00	43,852.00
2002-0043	DPD - MOULTON SQUARE TRAFFIC IMPROVEMENTS-PHASE 1	CDBG	55,000.00	55,000.00	11,755.00	43,245.00	11,755.00
2002-0044	HUNGER HOMELESS-RENTAL ASSISTANCE PROGRAM	HOME	25,000.00	24,000.00	20,925.00	3,075.00	20,925.00
2002-0045	HUNGER/HOMELESS COMMISSION - EMERGENCY LODGING	CDBG	7,000.00	7,000.00	5,983.00	1,017.00	5,983.00
2002-0047	CBA - ROCK STREET JOBS	CDBG	26,000.00	26,000.00	4,484.20	21,515.80	4,484.20
2002-0048	DPD - SIRK BUILDING REHA PROJECT	HOME	100,000.00	103,000.00	101,674.70	1,325.30	101,674.70
2002-0049	COMMUNITY TEAMWORK, INC. - ESG	ESG	15,000.00	15,000.00	10,233.90	4,766.10	10,233.90
2002-0050	COMMUNITY TEAMWORK, INC. - RSVP	CDBG	2,000.00	2,000.00	2,000.00	0.00	2,000.00
2002-0051	CTI - ENERGY EFFICIENCY IMPROVEMENTS	CDBG	15,000.00	15,000.00	12,071.81	2,928.19	12,071.81
2002-0052	CTI - LOWELL SMALL BUSINESS ASSISTANCE CENTER	CDBG	80,000.00	130,000.00	130,000.00	0.00	130,000.00
2002-0054	CONCORD FAMILY AND YOUTH SERVICE-STREETWORKER PROGRAM	CDBG	10,000.00	10,000.00	5,273.26	4,726.74	5,273.26
2002-0056	GIRLS, INC.	CDBG	4,000.00	4,000.00	4,000.00	0.00	4,000.00
2002-0057	HABITAT FOR HUMANITY OF GR. LOWELL, INC.	HOME	100,000.00	101,000.00	53,336.69	47,663.31	53,336.69
2002-0058	HOUSE OF HOPE - ESG	ESG	20,000.00	20,000.00	20,000.00	0.00	20,000.00
2002-0059	HOUSE OF HOPE, INC. - AFFORDABLE HOUSING	HOME	25,000.00	25,000.00	25,000.00	0.00	25,000.00
2002-0060	LAO FAMILY MUTUAL ASSOC. OF LOWELL-ADVOCACY SERVICES	CDBG	7,000.00	4,000.00	1,998.00	2,002.00	1,998.00
2002-0061	LIFELINKS, INC. - INDEPENDENT LIVING PROGRAM	CDBG	7,000.00	7,000.00	5,610.00	1,390.00	5,610.00
2002-0062	LOWELL ASSOCIATION FOR THE BLIND, INC.-TRANSPORTATION	CDBG	3,000.00	3,000.00	2,463.50	536.50	2,463.50
2002-0063	LOWELL PARKS & CONSERVATION TRUST, INC. - TREE PLANTING	CDBG	50,000.00	50,000.00	49,907.49	92.51	49,907.49
2002-0064	LOWELL HOUSING AUTHORITY - RECREATION PROGRAM	CDBG	9,000.00	9,000.00	8,820.00	180.00	8,820.00
2002-0065	LOWELL TRANSITIONAL LIVING CENTER, INC. - ESG	ESG	35,000.00	35,000.00	35,000.00	0.00	35,000.00
2002-0066	MASS ALLIANCE OF PORTUGUESE SPEAKERS	CDBG	5,000.00	5,000.00	1,822.48	3,177.52	1,822.48
2002-0067	MENTAL HEALTH ASSOC. OF GR. LOWELL, INC.	CDBG	6,000.00	6,000.00	6,000.00	0.00	6,000.00
2002-0068	MERRIMACK VALLEY CATHOLIC CHARITIES	CDBG	5,000.00	5,000.00	5,000.00	0.00	5,000.00
2002-0069	MERRIMACK VALLEY FOOD BANK, INC.	CDBG	14,000.00	14,000.00	14,000.00	0.00	14,000.00

Table VII Financial Activity for all Active CDBG, HOME, & ESG Projects

2002-0070	MIDDLESEX COMMUNITY COLLEGE - OUT OF SCHOOL YOUTH	CDBG	40,000.00	40,000.00	21,286.61	18,713.39	21,286.61
2002-0071	OPEN PANTRY OF GR. LOWELL, INC.	CDBG	4,000.00	4,000.00	4,000.00	0.00	4,000.00
2002-0072	RAPE CRISIS SERVICE OF GR LOWELL	CDBG	5,000.00	5,000.00	5,000.00	0.00	5,000.00
2002-0073	RETARDED ADULT REHAB ASSOC.	CDBG	7,000.00	7,000.00	7,000.00	0.00	7,000.00
2002-0074	RETARDED ADULT REHAB ASSOC.- ELEVATOR Facility Imp.	CDBG	45,000.00	45,750.00	6,902.37	38,847.63	6,902.37
2002-0075	SALVATION ARMY - SAGE	CDBG	26,650.00	26,650.00	26,650.00	0.00	26,650.00
2002-0077	ST. JULIE ASIAN CENTER	CDBG	4,000.00	4,000.00	4,000.00	0.00	4,000.00
2002-0078	SUITABILITY, INC.	CDBG	4,000.00	25,000.00	23,467.39	1,532.61	23,467.39
2002-0079	COMMUNITY FAMILY, INC.	CDBG	35,000.00	35,000.00	7,382.00	27,618.00	7,382.00
2002-0081	UNITED TEEN EQUALITY CENTER - YOUTH PROGRAM	CDBG	19,000.00	19,000.00	18,140.32	859.68	18,140.32
2002-0083	YWCA - ACRE YOUTH CENTER	CDBG	7,000.00	7,000.00	7,000.00	0.00	7,000.00
2002-0084	YWCA - LOWER BELVIDERE YOUTH CENTER	CDBG	7,000.00	7,000.00	7,000.00	0.00	7,000.00
2002-0085	PARKS & RECREATION - ALBERT COTE FIELD	CDBG	45,000.00	45,000.00	44,562.15	437.85	44,562.15
2002-0086	DPD-EMERGENCY HOUSING REHAB/CDBG	CDBG	30,000.00	30,000.00	12,395.94	17,604.06	12,395.94
2002-0087	OPTIONAL RELOCATION ASSISTANCE PROGRAM	CDBG	20,000.00	20,000.00	2,350.00	17,650.00	2,350.00
2002-0089	ACRE YOUTH ORGANIZATION	CDBG	2,000.00	2,000.00	2,000.00	0.00	2,000.00
	Totals for all active CDBG, HOME, ESG Projects - All Years		\$10,422,254.00	\$12,164,583.53	\$8,719,649.46	\$3,444,934.07	\$5,048,680.91
	Totals for CDBG FY2002-03 Projects Only		\$7,546,477.00	\$7,415,207.75	\$5,647,467.75	\$1,767,740.00	\$3,566,010.40
	Total Active Projects in FY2002-03						
	CDBG Totals		\$7,546,477.00	\$7,415,207.75	\$5,647,467.75	\$1,767,740.00	\$3,566,010.40
	HOME Totals		\$3,241,027.00	\$5,547,992.47	\$2,970,122.55	\$2,577,869.92	\$1,374,981.94
	ESG Totals		\$155,000.00	\$153,988.31	\$147,145.49	\$6,842.82	\$107,688.57
	Total all Funds		\$10,942,504.00	\$13,117,188.53	\$8,764,735.79	\$4,352,452.74	\$5,048,680.91

SOURCE: IDIS Report C04PR06 – Summary of Consolidated Plan Projects for Report Year 2002-03 (downloaded 7/31/03) cpperfm 073103/Table

Priority # 1 - Affordable Housing

"I want to thank you for your part in making my dream of buying a home a reality. It wouldn't have been possible for me to do if I hadn't received help from the City. I appreciate all of your hard work." – First Time Homebuyer

The City continues to increase and upgrade its supply of affordable renter and owner occupied housing for Lowell residents. The City of Lowell's Comprehensive Master Plan recommends the continued development of housing opportunities in an effort to become a *lifetime city*, an attractive and unique place to live regardless of one's stage of life or income level.

During FY 2002-03, the following accomplishments were completed in support of this housing goal:

- **The First Time Homebuyer Down Payment Assistance program succeeded in issuing 52 loans.** The Merrimack Valley Housing Partnership (MVHP) and the Cambodian American League of Lowell (CALL) help to prepare homeowners for the process of purchasing their first home. First Time Homebuyer applicants must complete the First Time Homebuyer training program with MVHP or CALL to participate in the City's loan program.
- **Four housing units for low-to-moderate income households were rehabbed.** Work on two of those units began in FY 2001. The remaining two units work started and completed during FY 2002. One other housing rehab project was started during FY 2002 that will be counted upon its completion in FY 2003. A FY 2000 Homework project is awaiting a Purchase & Sale before it can be counted as completed. A FY 2002 Homework project will continue into FY 2003. Four FY 2001 Emergency Rehab activities were completed in the current year.
- **Youth Build completed a two-family house for low-to-moderate income families in Lowell.** Youth Build, a comprehensive educational and job training program, offers 17-24 year- old dropouts a new direction and hope for the future. The program offers alternative education to enable participants to earn their GED, along with leadership skills and confidence building. Participants in the program attend classroom instructions for GED preparation and general employment training. In addition, they receive on site construction experience in building a house.
- **The Rental Assistance Program (RAP) provided financial assistance to 25 households seeking affordable housing.** Low-income eligible applicants must be employed and demonstrate the ability to pay monthly rent. Financial assistance was offered in the form of a grant for either security deposit, first and or last months rent. The City of Lowell's Hunger Homeless Commission and the City's Fair Housing Advocate managed RAP. All applicants were known through the Continuum of Care network. Initially, the committee hoped that RAP would become a self-sufficient loan program. However, the income levels of those served by this program proved that repayment of a loan would be difficult if not impossible.
- **Eighteen units received lead abatement certificated within during FY 2002-03** (11 began in 2001 and 7 in 2002). Lead Hazard Control Grants and other funds totaling \$358,705 were used to abate 56 units. Of these 17 units were started during in FY 2002-03 but not completed

before the end of the fiscal year. These 17 units will be counted in the year in which they are completed. Since the start of the Lead Abatement program in 1999, 298 units have been de-leaded to comply with the lead laws. All de-leaded units are required to carry a three-year deed restriction for rental units to remain low income.

Priority # 2 – Economic Development

"The information that was presented was extremely informative and useful. The instructor was always open to questions, and he has a wealth of knowledge. The part that I felt was most important was that he did not sugar coat the information. He told it like it is, you may succeed but be cautious and know it will take a lot of hard work but it can be done." – CTI Small Business Assistance Center

Economic development projects for the City of Lowell during FY 2002-03 continued to emphasize the expansion of businesses downtown, as well as in the Enterprise and Renewal Community areas. It is the City of Lowell's goal, as stated in the 2003 Comprehensive Master Plan, *to maintain a diverse and robust economy with a variety of business developments and employment opportunities located in healthy industrial centers and redeveloped commercial districts.*

During FY2002-03, the following accomplishments were completed in support of this economic development goal:

- **Loan programs enabled several businesses to create jobs.** Small Business Loan pool and the Downtown Business Development Historic Rehab program secured jobs in several businesses with funds from FY 2001-02 and FY 2002-03. Other loans that were issued during FY 2002-03 will continue to be monitored and these jobs will be reported in FY 2003-04 CAPER.
- **Downtown Venture Fund Retail/Restaurant Loan – Six new businesses were funded proposing to create 20 jobs.** These six businesses actually created eight (8) full time and 12 part time jobs. However, since monitoring of jobs created is performed a year after the creation of the job, these jobs are not reflected in this CAPER. They will be recorded in next year's CAPER.
- **Three (3) artist grants totaling \$5,000 each were awarded in FY 2002-03.** The City of Lowell is fully committed to fostering a thriving artist community in the heart of Downtown Lowell. The Economic Development office and the Cultural Organization of Lowell (COOL) work diligently with artists interested in relocating to the newly created Arts district in the core of Downtown Lowell. The Artist Grant program was created to address financial, technical, and development related issues.
- **Seven streetscape projects were taken on during FY 2002-03.** The Streetscape program provides funds to eligible businesses to enhance the physical appearance of the building. Façade improvements include painting, landscaping, installing awnings, and more. In turn, the business must create jobs for low-to-moderate income persons. These activities will remain open until monitoring has been complete, thus the accomplishment of these activities will be reported in the FY2003-04 CAPER.

Priority # 3 – Neighborhood Stabilization

"The trees provided by the Lowell Parks & Conservation Trust are such a welcome addition to the Lowell Habitat for Humanity building site. The shade, screening and beauty provided by these trees are a great asset to the local community. It was a pleasure working with your professional staff to choose the appropriate trees for this project". – Lowell Parks & Conservation Trust, Inc.

The residents of Lowell have voiced a strong concern for the character of their neighborhoods, and neighborhood stabilization has been identified as one of the City's top priorities. The Comprehensive Master Plan outlined a 20-year vision for Lowell neighborhoods, which will be considered *safe, desirable and vibrant places with active and scenic business districts, public squares and community parks that evoke a sense of place and convey their cultural and historical significance.*

During FY 2002-03, the following accomplishments were completed in support of the neighborhood stabilization goal:

- Two park and playground improvement projects began, in an effort to update playground equipment and make landscape improvements.
- Nine structures were demolished to eliminate blighted conditions
- Nine street and sidewalk underwent repairs. Traffic and intersection improvement projects began this year will be completed in FY 2003-04.

Several facility improvements were funded during FY 2002-03 and will continue into FY 2003-04.

- The Boys & Girls Club received funding to renovate and expand their existing facility that provides programs for 25,000 youth.
- The Retarded Adult Rehab Association (RARA) received funds to provide handicapped access to the second floor of their building.
- The Community Family received funding for architectural services in preparation of building a new facility in Lowell.

Priority # 4 – Homelessness

This year's Point-in-Time Homeless Count found that shelters in Lowell served 60% more homeless persons during FY 2002-03 than expected and 50% more than the previous fiscal year. Lowell's homeless prevention programs include those provided by the Lowell Transitional Living Shelter, Merrimack Valley Catholic Charities, the Hunger Homeless Commission, and numerous faith-based organizations throughout the City.

The Lowell Transitional Living Shelter assisted more than 780 individuals and together with the Massachusetts Department of Transitional Assistance and Saint Joseph's the Worker Shrine placed over 400 individuals in emergency shelter motels that had no alternative place to stay.

House of Hope is moving forward with its goal of constructing 11 units of affordable housing. The project will create 10 units for homeless families struggling with substance abuse recovery or mental illness. One unit will also be available for a resident manager. The families living in these units will be eligible for support services. The total project cost is \$1.2 million, \$300,000 of which will be financed directly by House of Hope. The project has received DHCD funds. CDBG funds were used for project design and architectural plans, due diligence, legal review, community sighting process, and environmental review.

Priority # 5 – Youth, Elderly & Special Needs Populations

“Without the services of SuitAbility, it would have been financially very difficult to purchase the quality of clothing that was given to me. Thanks to your organization I now have five outfits suitable for going on interviews and returning to the workplace.”- Suitability

The youth of Lowell are the future visionaries of the City. A significant portion of Lowell’s youth has been identified as being “at risk”. By providing a wide range of cultural, social and educational programs, these youth are given the opportunity to develop leadership skills, education and training that will enable them to seek jobs in the future supporting their families with a better lifestyle.

The City’s elderly population is also on the rise and statistics indicate that the elderly population overall will continue to increase. The strategic plan focuses on several issues that have a major impact on the quality of life for our senior citizens. Senior citizen programs offer the elderly meals, education, and social interaction with all ages.

Lowell has a large special needs population. The strategic plan focuses on assisting these residents with life skills training, residential programs, feeding programs and social services and housing.

In addition, Lowell has a growing Southeast Asian population. Many programs address their needs including learning English as a second language and learning to adapt to living in the United States. The City’s goal to address these population groups is to provide support and coordinate services for youth, elderly, and special needs. The objects by which this goal is to be achieved are as follows:

- To provide recreational, educational, and outreach programs to at risk youth
- To provide recreational, educational, and outreach programs to the elderly
- To provide services and programs for Lowell’s special needs population

CDBG funds supported 61 projects for youth, elderly, and special needs populations in the City of Lowell during FY 2002. Altogether, nearly 37,000 people have benefited from services provided by Lowell’s public service programs. A brief summary of program accomplishments from a sampling of funded projects from FY 2002 are listed below:

- **Boys & Girls Club of Lowell, Inc.** coordinated the Summer Drop-In Program, a fun, structured summer program for youth between the ages of 7-18. During FY 2002, 600 at-risk youth participated in the program, which provides recreational and educational activities during the summer months.

- **Lowell Council on Aging** provided elderly services, such as meals-on-wheels, recreational and educational programs, and more, to 5,350 elderly citizens of Lowell.
- **The Teen Violence Prevention Program at Alternative House** provided supportive and educational services to 2,418 at-risk youth on issues of teen domestic dating violence.
- **Community Teamwork, Inc.** provided energy related improvements and repairs to 22 low-income housing units.
- **St. Julie Asian Center** provided English as a Second Language (ESL) classes and job referral services to 284 individuals during FY 2002.

1.4 Financial Analysis

The City continues to commit resources to address the Five-Year Priority Needs, Goals, and Objectives as shown in the following table and charts. A larger percentage of funds was allocated to Affordable Housing in FY 2002-03 than anticipated in the Five-Year Plan. Fewer funds were provided for Economic Development in FY 2002-03 than proposed by the Five Year Plan. The percentage of funds committed to each priority remains consistent for Homelessness and Youth, Elderly & Special Needs Population. Table III compares the Proposed Five Year Consolidated Plan Budget and Annual Action Plan budget for FY 2002-03 by priority need. The pie chart that follows provides another look at budget distribution.

Table III – Budget Comparisons by Priority Need

Priority Need	5 Year Consolidated Budget	% of Total	FY 2002-03 Annual Action Plan Budget	% of Total
Affordable Housing	\$9,200,000	42%	\$3,025,879	57%
Economic Development	\$3,800,000	17%	\$695,969	13%
Neighborhood Stabilization	\$6,000,000	27%	\$867,872	16%
Homelessness	\$900,000	4%	\$133,122	3%
Youth, Elderly & Special Populations	\$2,100,000	10%	\$572,715	11%
Grand Total	\$22,000,000.00		\$5,295,557	

1.5 Conclusion

In FY 2002-03 more than \$5.2 million of federal funds (CDBG, HOME, and ESG) was expended to accomplish the goals outlined in the Annual Action Plan. Many programs met or exceeded expectations. In addition, millions of dollars were leveraged from other federal, state, local, and private sources. A brief summary of accomplishments is listed below.

- 18 housing units were made lead free
- 52 First Time Home Buyer loans were awarded
- 8 new businesses were started potentially adding 30 full-time and 15 part-time jobs to low to moderate-income persons
- 133 trees planted
- 9 structures demolished to eliminate blighted conditions
- 9 streets and sidewalks improved to enhance neighborhoods
- More than 1,200 homeless persons were served
- 10,399 youth were served
- 15,819 senior citizens were served
- 108,160 special needs persons were served

2.0 Introduction

The U.S. Department of Housing and Urban Development (HUD) requires each of its federal entitlement grant recipients to prepare a Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER is filed with HUD within 90 days after the close of the grantee's fiscal year and after a 15-day public comment and review period.

The CAPER provides a year-end review of programs funded during the fiscal year including a financial statement, accomplishments, and the community's program assessment. It provides HUD with information to assess a grantee's ability to carry out its programs and the impact on the community. Proposed program performances are compared with actual performance in meeting the priorities and objectives of the Consolidated and Annual Action Plans. The report includes a narrative addressing the five goals identified in the City of Lowell's Five-Year Consolidated Action Plan (FY 2000-05) and how these goals continue to be met. The financial analysis is primarily based on IDIS, a management tool used to report financial information and program accomplishments. Three IDIS reports, Financial Summary, Summary of Grantee Activities, and Summary of Accomplishments are included as detail on projects.

Not only is the financial success of the funds invested of value, but also of utmost importance is how the funds aided in bettering the lives of those served. The CAPER considers the efficiency of the funds spent and the number of people actually served, and it allows the beneficiaries the programs to express their appreciation. The FY 2002-03 CAPER includes personal quotes from people who participated in programs funded by CDBG, HOME, and ESG. These quotes help to provide a sense of realization to the report as well as an element of evaluation.

HUD encourages the IDIS reports to be used as the basis of the CAPER's financial analysis. However, in our prudent attempt to analyze the accomplishment and financial data for the City's projects funded with CDBG, HOME, and ESG, we have concluded that the IDIS reports do not present a completely accurate picture for a number of reasons. Although the fiscal year for the City of Lowell and HUD is the same, July 1, 2002 to June 30, 2003, the City does not close its books for several months after the end of the fiscal year. Vendors are allowed a grace period to submit end of the fiscal year invoices before closing the books. With a cut off for expenditures of June 30, invoices for the month of June are not included in the IDIS reports taken at the end of the fiscal year. Therefore, this report includes updates from the sub recipients' last monthly reports that are not reflected in the July 31, 2003 CAPER reports.

2.1 Community Involvement

The CAPER is an opportunity to describe to the citizens of Lowell the successes of many projects they helped make possible, such as developing affordable housing, creating jobs, revitalizing deteriorated neighborhoods, working towards eliminating homelessness, and providing youth, elderly, and special needs populations with services to improve their lives. The dedication and hard work of hundreds of community-based organizations and volunteers enable the City to continue moving toward its goal as a “Destination City.”

This report was prepared with the involvement of community groups, non-profit organizations, private investors, and City of Lowell Division of Planning and Development (DPD) staff. The citizen participation process involved a 15-day comment period to allow residents to evaluate the CAPER. Any public comments received regarding the CAPER, as well as the City’s response would have been included in this report, but no written comments were submitted to DPD.

The report was made available for public review and comment from September 11-26, 2003. Copies of both the draft and final reports are located in the Pollard Memorial Library, City Clerks Office, and Division of Planning and Development. The notice of the CAPER’s availability was advertised in the Lowell Sun as well as posted at the above locations.

3.0 Assessment of Programs Toward Five-Year Goals

3.1 Summary of Priority Needs, Goals, and Objectives

In 2000, the City of Lowell developed its Five-Year Consolidated Action Plan FY 2000-05 identifying housing and community development priority needs, goals, and objectives as well as the financial resources it anticipated having available to address those needs. The five priority needs, goals, and anticipated funds identified by the City are shown in Table I.

Table I – Proposed Five-Year Consolidated Plan Budget (2000-2005)

PRIORITY NEEDS	GOALS	ESTIMATED FIVE YEAR HUD CONPLAN BUDGET
HOUSING	Increase and upgrade the supply of affordable housing	\$ 9,200,000
ECONOMIC DEVELOPMENT	Increase economic opportunities for people of low to moderate income	\$ 3,800,000
NEIGHBORHOOD STABILIZATION	Continue with the development of neighborhood physical infrastructure such as street and sidewalks, partnerships with neighborhood organizations and upgrade delivery of public safety services	\$6,000,000
HOMELESS SERVICES	Improve the coordination and delivery of homeless services provided by all of Lowell's "continuum of care" providers	\$ 900,000
YOUTH, ELDERLY, SPECIAL NEEDS POPULATIONS	Provide necessary support services for the youth, elderly and special needs populations	\$ 2,100,000
	TOTAL	\$22,000,000

Table II on the following page provides a detailed look at each of the five priorities as outlined in the Five Year Consolidated Plan.

Table II Five-Year Priority Needs, Goals, and Objectives

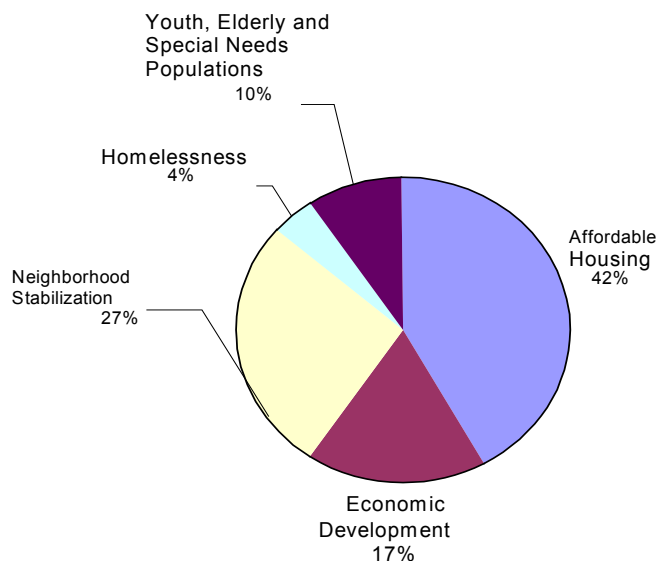
PRIORITY NEED - HOUSING
Goal: Increase and upgrade the supply of affordable housing objectives <ul style="list-style-type: none"> Increasing homeownership among persons at 30% to 80% of median income Neighborhood Revitalization Strategies Increasing housing opportunities for persons of lower income within targeted neighborhood areas Preserve supply of Subsidized Affordable Housing Stock (Expiring Use) Develop Regional Housing Partnerships Upgrade the quality and quantity of affordable housing stock Conversion of Section 8 Rental Certificates into Project based Housing
PRIORITY NEED – ECONOMIC DEVELOPMENT
Goal: Increase economic opportunities for people of low to moderate income objectives <ul style="list-style-type: none"> Revitalization of Downtown Area Development of “Economic Opportunity” Areas Provide Technical Assistance to small businesses and startups Development of “Intermodal Transportation System” Development of Brownfield contaminated sites and other distressed properties Strengthen the employability of City youth
PRIORITY NEED – NEIGHBORHOOD STABILIZATION
Goal: Promote Neighborhood Stabilization Objectives <ul style="list-style-type: none"> Elimination of Slum and Blight Neighborhood Revitalization Strategies Upgrade public safety services/facilities Public infrastructure improvements Provide personal development services to “Enterprise Community” neighborhood residents
PRIORITY NEED - HOMELESSNESS
Goal: Improve the delivery of homeless services provided by all of Lowell’s “Continuum of Care” providers Objectives <ul style="list-style-type: none"> Upgrade the level of services and quality of existing homeless facilities and Supportive Services Partner with LHA to provide supportive services and Housing opportunities for persons of low-income
PRIORITY NEED – YOUTH, ELDERLY & SPECIAL NEEDS POPULATIONS
Goal: Support & coordinate services for youth, elderly, and special needs populations. Objectives <ul style="list-style-type: none"> To provide recreational, educational, and outreach programs for at-risk youth To provide recreational, educational, and outreach programs for the elderly To provide services and programs for Lowell’s Special Needs populations

The City continues to commit resources to address the Five-Year Priority Needs, Goals, and Objectives as shown in the following table and charts. A larger percentage of funds was allocated to Affordable Housing in FY 2002-03 than anticipated in the Five-Year Plan. Fewer funds were provided for Economic Development in FY 2002-03 than proposed by the Five Year Plan. The percentage of funds committed to each priority remains consistent for Homelessness and Youth, Elderly & Special Needs Population. Table III compares the Proposed Five-Year Consolidated Plan Budget and Annual Action Plan budget for FY 2002-03 by priority need. The pie chart that follows provides another look at budget distribution.

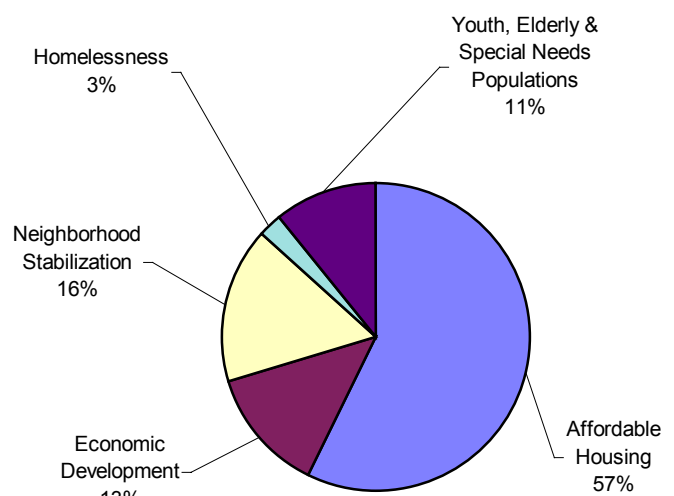
Table III – Comparison of Five-Year Proposed Budget and FY 2002-03 Annual Action Plan Budget

Priority Need	5 Year Consolidated Budget	% of Total	FY 2002-03 Annual Action Plan Budget	% of Total
Affordable Housing	\$9,200,000	42%	\$3,025,879	57%
Economic Development	\$3,800,000	17%	\$695,969	13%
Neighborhood Stabilization	\$6,000,000	27%	\$867,872	16%
Homelessness	\$900,000	4%	\$133,122	3%
Youth, Elderly & Special Populations	\$2,100,000	10%	\$572,715	11%
Grand Total	\$22,000,000.00		\$5,295,557	

**Proposed Five Year Consolidated Plan
2000-2005**



**Annual Plan Budget
July 1, 2002 – June 30, 2003**



3.2 Federal Resources Available FY 2002-03

The City of Lowell received \$4,229,000 of HUD CDBG, HOME, and ESG funds for FY 2002-03 and invested \$1,550,452 from program income and unexpected prior year funds for the FY 2002-03 Annual Plan. Table IV below provides a breakdown of the Federal resources received and expenditures for FY 2002-03.

Table IV – FY 2002-03 Federal CDBG, HOME and ESG Resources and Expenditures

FEDERAL RESOURCES				
Funding	CDBG	HOME	ESG	Total
FY 2002-03 Entitlement	\$2,874,000	\$1,255,000	\$100,000	\$4,229,000
Program Income	\$526,935	\$700,875	\$0	\$1,227,810
Unexpended Prior Year Funds	\$267,642	\$0	\$55,000	\$322,642
Total Resources by Funding Source	\$3,668,577	\$1,955,875	\$155,000	\$5,779,452
FEDERAL EXPENDITURES				
Expenditure	CDBG	HOME	ESG	Total
FY 2002-03 Current Year Projects	\$2,502,146	\$792,665	\$93,157	\$3,387,968
Prior Year Projects	\$1,063,864	\$582,317	\$14,531	\$1,660,713
Total Expenditures by Funding Source	\$3,566,010	\$1,374,982	\$107,689	\$5,048,681
EXPENDITURE RATES				
Expenditure Rate = Total Expenditures/(FY2002-03 Entitlement + Program Income)				
	105%	70%	108%	93%

Expenditures Source: 7/30/02 IDIS Report C04PR06 - Summary of Consolidated Plan Projects for Report Year 2002

Caper2002 Tables/Table II

3.2.1 Comparison of FY 2002-03 CDBG, HOME, and ESG Planned vs. Actual Expenditures

During FY2002-03, the City spent \$5,048,681 on Current and Prior year projects as shown on Table IV above. The City of Lowell spent 93% of the Total Federal Resources received, 10% more than the previous fiscal year. CDBG expenditure rate was at 105%, HOME 70%, and 108% of ESG funds was spent. In comparison to FY 2001-02, CDBG and ESG expenditure rates are up 20% and 8% respectively, while HOME spending is down 9%.

3.2.2 CDBG Expenditures by Consolidated Plan Priorities

Table V and Chart I profile the distribution of CDBG Federal funds among the City's five priorities as outlined in the Five Year Consolidated Plan FY 2000-2005. CDBG funds may be utilized for all five priorities, whereas, HOME funds are restricted to Priority 1 Housing and Priority 3 Neighborhood Stabilization. ESG funds are restricted for Homeless Initiatives (Priority 4). Table V shows actual CDBG expenditures for FY 2002-03 by priority need and compares percent of total expenditures with the percentage allocated to each priority in the Five Year Consolidated Plan. CDBG Administration expenses have been prorated and allocated to each priority.

Table V – Spending by Consolidated Plan Priority – CDBG only

Consolidated Plan Priority Need	FY2002-03 CDBG Expenditures	% of Total Expenditures	Proposed Five-Year Budget for CDBG Funds
1-Affordable Housing	\$753,591	30%	42%
2-Economic Development	\$510,066	20%	17%
3-Neighborhood Stabilization	\$667,797	27%	27%
4-Homelessness	\$3,033	0%	4%
5-Youth, Elderly & Special Populations	\$567,659	23%	10%
TOTAL	\$2,502,146	100%	100%

Note: CDBG Administration funds of \$563,697 have been distributed among the priority needs.

Chart I – FY 2002-03 CDBG Spending by Priority Need

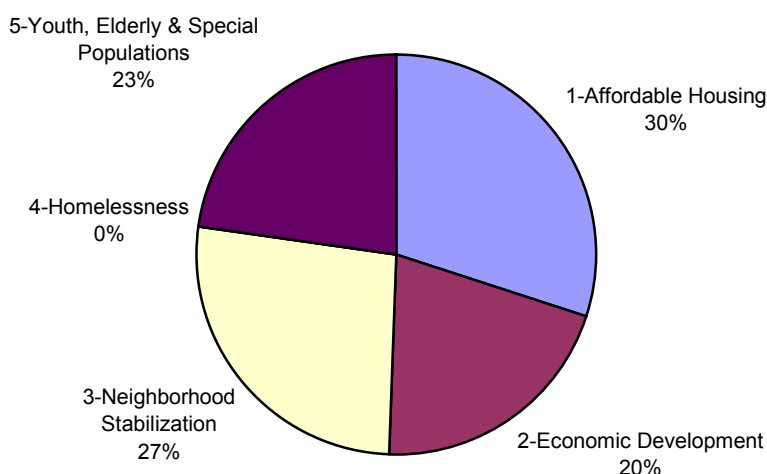


Chart I reflects the percentage of total CDBG expenditures for FY 2002-03.

3.2.3 CDBG, HOME, and ESG Expenditures by Consolidated Plan Priority

Programs funded during the third year continue to address the overall goals of the Five Year Consolidated Plan FY 2000-05. Table VI provides a complete picture of expenditures by priority need for all Consolidated planning resources, CDBG, HOME, and ESG. This table includes current and prior year expenditures for all funding sources. It compares the percentage of Total Expenditures to the proposed Five Year Consolidated Budget for CDBG, HOME, and ESG. Priority 1 Affordable Housing continues to represent the largest percentage of expenditures and exceeds the proposed Five Year budget.

Table VI – Spending by Consolidated Plan Priority – CDBG, HOME, & ESG

Consolidated Plan Priority Need	FY 2002-03 CDBG, HOME, ESG and Prior-Year Project Expenditures	% of Total Expenditures	Proposed Five-Year Budget for CDBG, HOME & ESG Funds
1-Affordable Housing	\$2,196,182	44%	42%
2-Economic Development	\$708,756	14%	17%
3-Neighborhood Stabilization	\$1,333,174	26%	27%
4-Homelessness	\$153,888	3%	4%
5-Youth, Elderly & Special Populations	\$656,681	13%	10%
TOTAL	\$5,048,681	100%	100%

Note: CDBG, HOME & ESG Administration funds of \$824,508 have been distributed among the priority needs.

Chart II – FY 2002-03 Actual vs. Budgeted

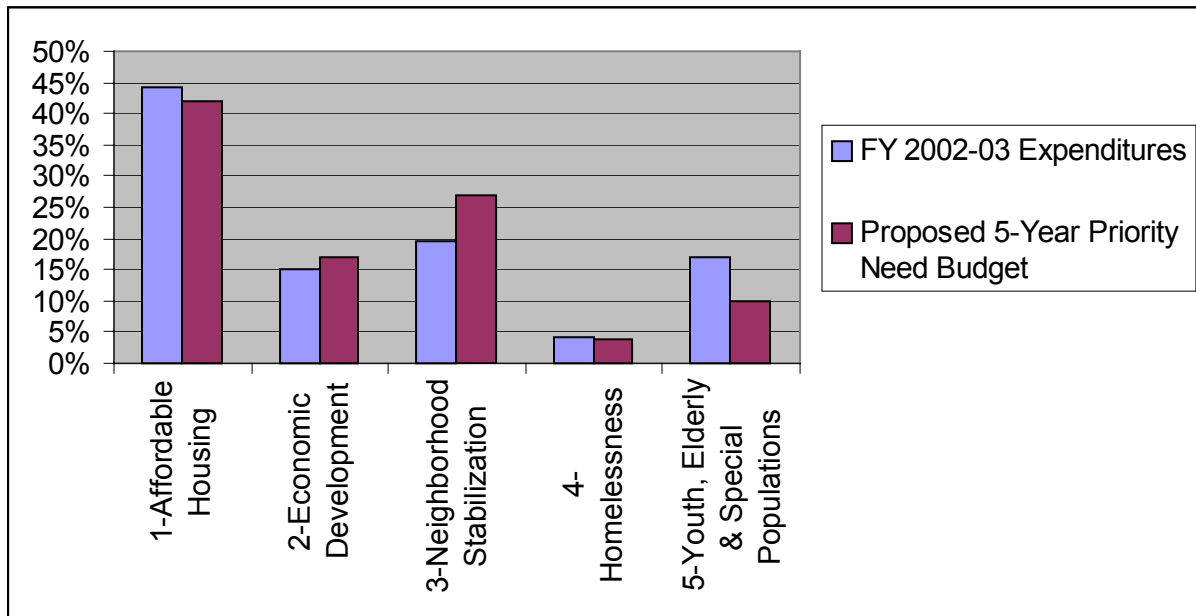


Chart II compares FY 2002-03 actual expenditures to the Proposed Five Year budget by priority need. The bar chart graphically reflects the percentages shown in Table VI above. The side-by-side bars visually reveal the differences between FY 2002-03 actual expenditures and the Proposed Five Year budget.

The chart indicates that the City's current spending pattern is in line with the Proposed Five-Year budget. Priority Need # 1, Affordable Housing spending rate of 44%, and Priority Need # 5 Youth, Elderly & Special Needs (17%) are slightly higher than the Proposed 5 Year Budget. The other priorities (#2 and 3) expended less than the Proposed 5 Year Budget.

4.0 Financial Assessment of Program FY 2002-03

The financial assessment of programs is based on HUD IDIS Report C04PR06 – Summary of Consolidated Plan Projects for Report Fiscal Year 2002 (downloaded 7/31/03). This report provides financial information on the status of all projects for all years of activity. Table VII found on the six pages provides detailed financial information on all active projects receiving entitlement funds and prior year projects with expenditures in FY 2002-03.

Data on Table VII meets one of the following criteria:

- A project defined in the HUD FY 2002-03 Annual Action Plan
- A prior-year project that had expenditures in FY 2002-03 reporting year
- A prior-year project that has a non-zero balance anytime in the FY 2002-03 reporting year

The following is an explanation of each of the table fields:

Field Name	Description
PID	The Project ID by which the project may be cross-referenced to all IDIS reports
Project_Name	The IDIS and Consolidated Plan Project Name
FUND	CDBG, HOME or ESG
Estimated	The original Consolidated Plan Budget
Funded	The current, amended IDIS Budget
Spent_Thru	Total of project expenditures for all years up to June 30, 2003
Balance	The project balance as of June 30, 2003
Spent_in	Expenditures for the period July 1, 2003 to June 30, 2003

During the third year of the Five Year Consolidated Plan, the City of Lowell approved 83 projects totaling \$5,295,557. Six additional projects were approved throughout the year.

The C04PR06 reports \$5,048,681 was expended during FY 2002-03 on 137 projects. Seventy-four (74) current year projects spent \$3,387,968, and sixty-three (63) prior year projects expended \$1,660,713 during FY 2002-03. Sixty of the prior year projects were from FY 2001-02 totaling \$1,552,413. CHDO Set Aside was carried over from 1999 and Streets & Sidewalks and Homework from FY2000, which is awaiting a purchase and sale agreement before it is completed. Unfinished Construction and Economic Development projects will be carried forward to FY 2003-04. Economic Development activities are carried forward for a year after the job has been created for monitoring purposes. The accomplishment data for prior year projects was discussed in previous CAPERs.

It should be noted that FY 2002-03 ended on June 30, 2002, the City of Lowell continued to receive project invoices until July 31, 2003. As long as the invoices are for services rendered before June 30, 2003, the City will make payment and these expenditures will not be reflected in the IDIS July 31, 2003 PR06 report. The report is also available in its original IDIS format in the Appendix IDIS Report C04PR06 –*Summary of Consolidated Plan Projects*.

Table VII Financial Activity for all Active CDBG, HOME, & ESG Projects

SOURCE: IDIS Report C04PR06 – Summary of Consolidated Plan Projects for Report Year 2002-03 (downloaded 7/31/03) cpperfm 073103/Table

PID	Project_Name	FUND	Estimated	Funded	Spent Thru	Balance	Spent_In
1999-0059	CHDO SET-ASIDE	HOME	169,650.00	366,719.53	365,087.85	1,631.68	374.53
2000-0014	DPW - STREETS & SIDEWALKS	CDBG	271,100.00	271,100.00	245,375.84	25,724.16	18,492.50
2000-0072	DPD - HOMEWORK PROGRAM FY00/01	HOME	150,000.00	161,411.57	155,670.60	5,740.97	89,432.68
2001-0001	PLANNING & ADMIN - CDBG	CDBG	618,800.00	485,411.62	453,922.07	31,489.55	50,184.12
2001-0002	DPD-HOUSING REHAB/CDBG	CDBG	500,000.00	315,184.35	264,590.14	50,594.21	40,264.05
2001-0003	PLANNING & ADMIN - HOME	HOME	155,500.00	182,480.72	173,279.72	9,201.00	36,512.51
2001-0004	PLANNING & ADMIN - ESG	ESG	5,000.00	5,000.00	5,000.00	0.00	1.33
2001-0005	DPD-FTHB PROGRAM	HOME	218,400.00	359,772.95	359,772.95	0.00	37,407.30
2001-0006	LOWELL COUNCIL ON AGING	CDBG	126,000.00	126,080.76	126,080.76	0.00	2,202.24
2001-0007	DPD-LEAD ABATEMENT PROGRAM	CDBG	247,709.00	262,527.69	262,527.69	0.00	38,831.19
2001-0008	HEALTH DEPT - CODE ENFORCEMENT	CDBG	144,278.00	135,666.66	135,666.66	0.00	15,483.84
2001-0009	HEALTH DEPT - RELOCATION PROGRAM	CDBG	43,600.00	30,254.48	30,254.48	0.00	5,928.91
2001-0010	DNS-NEIGHBORHOOD PARTNERSHIP PROGRAM	CDBG	35,000.00	29,620.15	29,620.15	0.00	680.05
2001-0011	DPD-DEMOLITION PROGRAM	CDBG	125,000.00	121,585.25	121,585.25	0.00	59.14
2001-0012	DPD-EMERGENCY REHAB/HOME	HOME	25,000.00	38,400.93	38,400.93	0.00	3,092.06
2001-0015	DPW-STREETS/SIDEWALKS	CDBG	200,000.00	200,000.00	148,675.18	51,324.82	148,675.18
2001-0016	ACRE FAMILY DAY CARE CORP.	CDBG	25,000.00	25,000.00	25,000.00	0.00	8,512.50
2001-0017	ALTERNATIVE HOUSE - ESG	ESG	30,000.00	28,988.31	28,988.31	0.00	13,429.60
2001-0018	ALTERNATIVE HOUSE - TEEN COUNSELING	CDBG	6,000.00	6,000.00	6,000.00	0.00	2,225.04
2001-0019	AMERICAN RED CROSS	CDBG	10,000.00	9,233.93	9,233.93	0.00	9,233.93
2001-0021	ASIAN TASK FORCE AGAINST DOMESTIC VIOLENCE	CDBG	7,000.00	7,000.00	7,000.00	0.00	736.24
2001-0024	CAMBODIAN MUTUAL ASSISTANCE ASSOCIATION	CDBG	75,000.00	125,000.00	125,000.00	0.00	34,505.82
2001-0025	CENTRAL FOOD MINISTRY, INC.	CDBG	5,000.00	5,000.00	5,000.00	0.00	1,742.54
2001-0029	DPD-ED DOWNTOWN BUSINESS DEV/HISTORIC REHAB & JOB CREATION	CDBG	35,000.00	32,500.00	32,500.00	0.00	32,500.00
2001-0031	DPD-ED SMALL BUSINESS LOAN POOL	CDBG	72,113.00	58,658.65	58,658.65	0.00	25,000.00
2001-0032	DPD-INTERSECTION IMPROVEMENTS	CDBG	345,000.00	396,600.00	383,302.87	13,297.13	325,380.26
2001-0033	DPD-JAM PLAN PHASE I	CDBG	110,000.00	56,437.00	55,362.91	1,074.09	5,520.33
2001-0034	DPD-STREETSCAPE PROGRAM	CDBG	150,000.00	47,493.00	46,672.56	820.44	25,770.28
2001-0035	CITY OF LOWELL HUNGER/HOMELESS COMMISSION	CDBG	10,000.00	5,523.00	5,523.00	0.00	2,482.00
2001-0036	PARKS & RECREATION - CLEMENTE PARK	CDBG	50,000.00	49,973.00	49,973.00	0.00	49,973.00
2001-0037	DPD-PRINCETON VILLAGE REHAB PROJECT	HOME	100,000.00	200,000.00	200,000.00	0.00	2,922.68
2001-0038	DPD-SIRK BUILDING REHAB PROJECT (SURF)	HOME	100,000.00	206,520.99	206,520.99	0.00	1,334.19
2001-0040	COMMUNITY TEAMWORK, INC.-RSVP	CDBG	3,000.00	2,859.92	2,859.92	0.00	415.90
2001-0041	COMMUNITY TEAMWORK, INC.-ENERGY EFFICIENCY	CDBG	10,000.00	10,000.00	10,000.00	0.00	1,358.75

Table VII Financial Activity for all Active CDBG, HOME, & ESG Projects

2001-0042	CRESCENT BUILDING-EESP	CDBG	25,000.00	24,494.58	24,494.58	0.00	17,371.02
2001-0043	GIRLS INC. OF GREATER LOWELL	CDBG	6,000.00	6,000.00	6,000.00	0.00	1,684.00
2001-0044	GREATER LOWELL FAMILY YMCA - FIELD TRIPS	CDBG	600.00	600.00	543.00	57.00	543.00
2001-0045	HABITAT FOR HUMANITY OF GREATER LOWELL, INC.	HOME	45,000.00	45,000.00	45,000.00	0.00	45,000.00
2001-0047	LAO FAMILY MUTUAL ASSOC. OF LOWELL	CDBG	10,000.00	9,879.66	9,879.66	0.00	2,996.86
2001-0048	LIFELINKS, INC.	CDBG	11,000.00	11,000.00	11,000.00	0.00	2,914.59
2001-0049	LOWELL ASSOCIATION FOR THE BLIND, INC.	CDBG	4,000.00	3,555.85	3,555.85	0.00	916.00
2001-0050	LOWELL HOUSING AUTHORITY	CDBG	27,500.00	27,500.00	27,500.00	0.00	2,061.30
2001-0051	LOWELL PARKS & CONSERVATION TRUST, INC.	CDBG	50,000.00	50,000.00	50,000.00	0.00	23,167.06
2001-0052	LOWELL TRANSITIONAL LIVING CENTER, INC.	CDBG	5,500.00	5,500.00	5,500.00	0.00	858.80
2001-0053	MASS ALLIANCE OF PORTUGUESE SPEAKERS	CDBG	6,000.00	5,202.65	5,202.65	0.00	2,241.07
2001-0056	MIDDLESEX COMMUNITY COLLEGE-LSBAC	CDBG	100,000.00	100,000.00	100,000.00	0.00	48,671.80
2001-0057	RAPE CRISIS SERVICE OF GREATER LOWELL	CDBG	10,000.00	9,960.68	9,960.68	0.00	1,322.40
2001-0058	RESIDENTS 1ST DEVELOPMENT CORP.(RFDC)	HOME	181,227.00	220,573.00	138,061.80	82,511.20	70,733.80
2001-0059	RETARDED ADULT REHAB ASSOCIATION, INC.	CDBG	30,000.00	30,000.00	30,000.00	0.00	16,757.26
2001-0064	SUITABILITY	CDBG	25,000.00	24,999.97	24,999.97	0.00	9,310.49
2001-0065	U-MASS LOWELL RESEARCH FOUNDATION	CDBG	10,000.00	10,000.00	10,000.00	0.00	10,000.00
2001-0066	UNITED TEEN EQUALITY CENTER-UTEC	CDBG	15,000.00	15,000.00	15,000.00	0.00	10,895.00
2001-0068	YWCA OF LOWELL-ACRE YOUTH CENTER	CDBG	15,000.00	15,000.00	15,000.00	0.00	1,029.02
2001-0071	LOWELL TRANSITIONAL LIVING CENTER, INC. - ESG	ESG	20,000.00	20,000.00	20,000.00	0.00	1,100.46
2001-0072	PARKS & RECREATION - KOUMANTZELIS FIELD	CDBG	10,000.00	9,800.00	9,800.00	0.00	9,800.00
2001-0073	PARKS & RECREATION - OLIVERIA PARK	CDBG	20,000.00	19,845.31	19,845.31	0.00	6,388.18
2001-0074	GREATER LOWELL FAMILY YMCA - SUMMER CAMP	CDBG	7,000.00	7,000.00	7,000.00	0.00	7,000.00
2001-0076	MERRIMACK VALLEY FOOD BANK, INC.	CDBG	15,000.00	14,375.00	14,375.00	0.00	2,500.00
2001-0079	YWCA OF LOWELL - LOWER BELVIDERE YOUTH CENTER	CDBG	15,000.00	15,000.00	15,000.00	0.00	1,673.30
2001-0081	ACRE REVITALIZATION PROJECT-FY00	HOME	808,000.00	1,446,364.40	441,083.33	1,005,281.07	243,155.22
2001-0082	LOWELL HOUSE, INC. - APPLETON STREET	CDBG	40,000.00	41,496.46	41,496.46	0.00	35,605.31
2001-0084	MIDDLESEX SHELTER, INC. REHAB-760 MERRIMACK ST	HOME	150,000.00	355,000.00	54,579.55	300,420.45	52,352.14
2001-0088	ACRE YOUTH ORGANIZATION	CDBG	2,000.00	2,000.00	2,000.00	0.00	2,000.00
2002-0001	PLANNING & ADMIN - CDBG	CDBG	627,857.00	672,569.25	563,697.09	108,872.16	563,697.09
2002-0002	DPD - HOUSING REHAB/CDBG	CDBG	500,000.00	474,712.18	186,454.49	288,257.69	186,454.49
2002-0003	PLANNING & ADMIN - HOME	HOME	130,800.00	206,781.92	169,322.84	37,459.08	169,322.84
2002-0004	PLANNING & ADMIN - ESG	ESG	5,000.00	5,000.00	4,789.99	210.01	4,789.99
2002-0005	DPD - FTHB PROGRAM	HOME	329,200.00	545,361.46	418,068.51	127,292.95	418,068.51
2002-0006	LOWELL COUNCIL ON AGING	CDBG	100,000.00	100,000.00	98,270.83	1,729.17	98,270.83
2002-0007	DPD - LEAD PAINT ABATEMENT PROGRAM	CDBG	300,000.00	388,000.00	335,497.14	52,502.86	335,497.14

Table VII Financial Activity for all Active CDBG, HOME, & ESG Projects

2002-0008	HEALTH DEPT - CODE ENFORCEMENT	CDBG	110,000.00	110,000.00	96,418.74	13,581.26	96,418.74
2002-0009	HEALTH DEPT. - HOUSING ADVOCATE	CDBG	45,140.00	45,140.00	35,124.05	10,015.95	35,124.05
2002-0010	DNS - PARTNERSHIP PROGRAM PROJECTS	CDBG	38,210.00	38,210.00	38,088.91	121.09	38,088.91
2002-0011	DPD - DEMOLITION PROGRAM	CDBG	97,640.00	97,640.00	86,246.31	11,393.69	86,246.31
2002-0013	DPD - HOMEWORK PROGRAM	HOME	135,000.00	250,000.00	4,337.09	245,662.91	4,337.09
2002-0015	DPW - STREETS & SIDEWALKS	CDBG	185,000.00	185,000.00	91,764.75	93,235.25	91,764.75
2002-0016	FY01 DPD-DOWNTOWN VENTURE FUND RETAIL/REST LOAN POOL	CDBG	168,120.00	170,340.00	122,076.00	48,264.00	122,076.00
2002-0017	WEST END GYM, INC.	CDBG	6,500.00	6,500.00	6,500.00	0.00	6,500.00
2002-0018	ACRE FAMILY DAY CARE CORP.	CDBG	25,000.00	25,000.00	25,000.00	0.00	23,302.93
2002-0019	ALTERNATIVE HOUSE - ESG	ESG	25,000.00	25,000.00	23,133.29	1,866.71	23,133.29
2002-0020	ALTERNATIVE HOUSE-TEEN COUNSELING	CDBG	5,000.00	4,501.70	4,501.70	0.00	4,501.70
2002-0022	ASIAN TASK FORCE	CDBG	5,000.00	5,000.00	5,000.00	0.00	5,000.00
2002-0023	BIG BROTHER/SISTER	CDBG	12,000.00	12,000.00	7,992.00	4,008.00	7,992.00
2002-0024	BOYS & GIRLS CLUB OF GREATER LOWELL, INC.- FACILITY	CDBG	50,000.00	51,000.00	307.69	50,692.31	307.69
2002-0025	BOYS & GIRLS CLUB OF GREATER LOWELL, INC.- SUMMER PROG	CDBG	5,000.00	5,000.00	5,000.00	0.00	5,000.00
2002-0026	CAMBODIAN AMERICAN LEAGUE OF LOWELL, INC.	CDBG	20,000.00	20,000.00	20,000.00	0.00	20,000.00
2002-0027	CENTRAL FOOD MINISTRY, INC.	CDBG	5,000.00	5,000.00	5,000.00	0.00	5,000.00
2002-0029	COUNCIL ON AGING-NEW SR. CENTER	CDBG	79,160.00	79,160.00	64,416.57	14,743.43	64,416.57
2002-0031	DNS - GRAFFITI REMOVAL	CDBG	15,000.00	15,000.00	3,552.49	11,447.51	3,552.49
2002-0032	DPD - ACRE REVITALIZATION PLAN - RELOCATION	CDBG	75,000.00	75,000.00	49,470.00	25,530.00	49,470.00
2002-0035	PARKS & RECREATION (AGREEMENT)	CDBG	80,000.00	35,000.00	34,926.44	73.56	34,926.44
2002-0036	DPD - DOWNTOWN HISTORIC REHAB & JOB CREATION	CDBG	20,000.00	20,000.00	5,000.00	15,000.00	5,000.00
2002-0037	DPD - SMALL BUSINESS LOAN POOL	CDBG	25,000.00	25,000.00	7,000.00	18,000.00	7,000.00
2002-0039	DPD - INTRSECTION IMPROVEMENTS	CDBG	40,000.00	40,000.00	16,470.73	23,529.27	16,470.73
2002-0040	DPD - JAM PLAN URBAN REVITALIZATION-PHASE I	CDBG	250,000.00	303,113.00	39,440.75	263,672.25	39,440.75
2002-0041	DPD - MOULTON SQ./MONSIGNOR KEENAN PLAYGROUND-PHASE I	CDBG	40,000.00	127,500.00	36,449.00	91,051.00	36,449.00
2002-0042	DPD - STREETScape PROGRAM	CDBG	100,000.00	90,502.00	43,852.00	46,650.00	43,852.00
2002-0043	DPD - MOULTON SQUARE TRAFFIC IMPROVEMENTS-PHASE 1	CDBG	55,000.00	55,000.00	11,755.00	43,245.00	11,755.00
2002-0044	HUNGER HOMELESS-RENTAL ASSISTANCE PROGRAM	HOME	25,000.00	24,000.00	20,925.00	3,075.00	20,925.00
2002-0045	HUNGER/HOMELESS COMMISSION - EMERGENCY LODGING	CDBG	7,000.00	7,000.00	5,983.00	1,017.00	5,983.00
2002-0047	CBA - ROCK STREET JOBS	CDBG	26,000.00	26,000.00	4,484.20	21,515.80	4,484.20
2002-0048	DPD - SISK BUILDING REHA PROJECT	HOME	100,000.00	103,000.00	101,674.70	1,325.30	101,674.70

Table VII Financial Activity for all Active CDBG, HOME, & ESG Projects

2002-0049	COMMUNITY TEAMWORK, INC. - ESG	ESG	15,000.00	15,000.00	10,233.90	4,766.10	10,233.90
2002-0050	COMMUNITY TEAMWORK, INC. - RSVP	CDBG	2,000.00	2,000.00	2,000.00	0.00	2,000.00
2002-0051	CTI - ENERGY EFFICIENCY IMPROVEMENTS	CDBG	15,000.00	15,000.00	12,071.81	2,928.19	12,071.81
2002-0052	CTI - LOWELL SMALL BUSINESS ASSISTANCE CENTER	CDBG	80,000.00	130,000.00	130,000.00	0.00	130,000.00
2002-0054	CONCORD FAMILY AND YOUTH SERVICE-STREETWORKER PROGRAM	CDBG	10,000.00	10,000.00	5,273.26	4,726.74	5,273.26
2002-0056	GIRLS, INC.	CDBG	4,000.00	4,000.00	4,000.00	0.00	4,000.00
2002-0057	HABITAT FOR HUMANITY OF GR. LOWELL, INC.	HOME	100,000.00	101,000.00	53,336.69	47,663.31	53,336.69
2002-0058	HOUSE OF HOPE - ESG	ESG	20,000.00	20,000.00	20,000.00	0.00	20,000.00
2002-0059	HOUSE OF HOPE, INC. - AFFORDABLE HOUSING	HOME	25,000.00	25,000.00	25,000.00	0.00	25,000.00
2002-0060	LAO FAMILY MUTUAL ASSOC. OF LOWELL-ADVOCACY SERVICES	CDBG	7,000.00	4,000.00	1,998.00	2,002.00	1,998.00
2002-0061	LIFELINKS, INC. - INDEPENDENT LIVING PROGRAM	CDBG	7,000.00	7,000.00	5,610.00	1,390.00	5,610.00
2002-0062	LOWELL ASSOCIATION FOR THE BLIND, INC.-TRANSPORTATION	CDBG	3,000.00	3,000.00	2,463.50	536.50	2,463.50
2002-0063	LOWELL PARKS & CONSERVATION TRUST, INC. - TREE PLANTING	CDBG	50,000.00	50,000.00	49,907.49	92.51	49,907.49
2002-0064	LOWELL HOUSING AUTHORITY - RECREATION PROGRAM	CDBG	9,000.00	9,000.00	8,820.00	180.00	8,820.00
2002-0065	LOWELL TRANSITIONAL LIVING CENTER, INC. - ESG	ESG	35,000.00	35,000.00	35,000.00	0.00	35,000.00
2002-0066	MASS ALLIANCE OF PORTUGUESE SPEAKERS	CDBG	5,000.00	5,000.00	1,822.48	3,177.52	1,822.48
2002-0067	MENTAL HEALTH ASSOC. OF GR. LOWELL, INC.	CDBG	6,000.00	6,000.00	6,000.00	0.00	6,000.00
2002-0068	MERRIMACK VALLEY CATHOLIC CHARITIES	CDBG	5,000.00	5,000.00	5,000.00	0.00	5,000.00
2002-0069	MERRIMACK VALLEY FOOD BANK, INC.	CDBG	14,000.00	14,000.00	14,000.00	0.00	14,000.00
2002-0070	MIDDLESEX COMMUNITY COLLEGE - OUT OF SCHOOL YOUTH	CDBG	40,000.00	40,000.00	21,286.61	18,713.39	21,286.61
2002-0071	OPEN PANTRY OF GR. LOWELL, INC.	CDBG	4,000.00	4,000.00	4,000.00	0.00	4,000.00
2002-0072	RAPE CRISIS SERVICE OF GR LOWELL	CDBG	5,000.00	5,000.00	5,000.00	0.00	5,000.00
2002-0073	RETARDED ADULT REHAB ASSOC.	CDBG	7,000.00	7,000.00	7,000.00	0.00	7,000.00
2002-0074	RETARDED ADULT REHAB ASSOC.- ELEVATOR Facility Imp.	CDBG	45,000.00	45,750.00	6,902.37	38,847.63	6,902.37
2002-0075	SALVATION ARMY - SAGE	CDBG	26,650.00	26,650.00	26,650.00	0.00	26,650.00
2002-0077	ST. JULIE ASIAN CENTER	CDBG	4,000.00	4,000.00	4,000.00	0.00	4,000.00
2002-0078	SUITABILITY, INC.	CDBG	4,000.00	25,000.00	23,467.39	1,532.61	23,467.39
2002-0079	COMMUNITY FAMILY, INC.	CDBG	35,000.00	35,000.00	7,382.00	27,618.00	7,382.00
2002-0081	UNITED TEEN EQUALITY CENTER - YOUTH PROGRAM	CDBG	19,000.00	19,000.00	18,140.32	859.68	18,140.32
2002-0083	YWCA - ACRE YOUTH CENTER	CDBG	7,000.00	7,000.00	7,000.00	0.00	7,000.00
2002-0084	YWCA - LOWER BELVIDERE YOUTH CENTER	CDBG	7,000.00	7,000.00	7,000.00	0.00	7,000.00

Table VII Financial Activity for all Active CDBG, HOME, & ESG Projects

2002-0085	PARKS & RECREATION - ALBERT COTE FIELD	CDBG	45,000.00	45,000.00	44,562.15	437.85	44,562.15
2002-0086	DPD-EMERGENCY HOUSING REHAB/CDBG	CDBG	30,000.00	30,000.00	12,395.94	17,604.06	12,395.94
2002-0087	OPTIONAL RELOCATION ASSISTANCE PROGRAM	CDBG	20,000.00	20,000.00	2,350.00	17,650.00	2,350.00
2002-0089	ACRE YOUTH ORGANIZATION	CDBG	2,000.00	2,000.00	2,000.00	0.00	2,000.00
	Totals for all active CDBG, HOME, ESG Projects - All Years		\$10,422,254.00	\$12,164,583.53	\$8,719,649.46	\$3,444,934.07	\$5,048,680.91
	Totals for CDBG FY2002-03 Projects Only		\$7,546,477.00	\$7,415,207.75	\$5,647,467.75	\$1,767,740.00	\$3,566,010.40
	Total Active Projects in FY2002-03						
	CDBG Totals		\$7,546,477.00	\$7,415,207.75	\$5,647,467.75	\$1,767,740.00	\$3,566,010.40
	HOME Totals		\$3,241,027.00	\$5,547,992.47	\$2,970,122.55	\$2,577,869.92	\$1,374,981.94
	ESG Totals		\$155,000.00	\$153,988.31	\$147,145.49	\$6,842.82	\$107,688.57
	Total all Funds		\$10,942,504.00	\$13,117,188.53	\$8,764,735.79	\$4,352,452.74	\$5,048,680.91

The following table contains a list of current and prior year projects that did not spend any funds in FY2002-03. In the case of construction projects, the funds will be carried forward to the next fiscal year. As for the Public Service projects, invoices were submitted up to July 31, 2003, and thus the funds were not drawn down in IDIS prior to the cut off of the CAPER reports. Expenditures for these projects will be included in FY 2003-04 CAPER.

PID	Project_Name	FUND	Estimated	Funded	Spent_Thru	Balance	Spent_In
2000-0047	COALITION FOR A BETTER ACRE-AT HOME IN LOWELL	CDBG	50,000.00	50,000.00	45,086.33	4,913.67	0.00
2001-0027	ACRE NEIGHBORHOOD REVITALIZATION PROJECT	HOME	188,250.00	500,000.00	0.00	500,000.00	0.00
2001-0085	BACK CENTRAL NEIGHBORHOOD ASSOC.-CAR CONDO	CDBG	15,000.00	30,000.00	0.00	30,000.00	0.00
2002-0021	AMERICAN RED CROSS OF MERRIMACK VALLEY	CDBG	7,000.00	7,000.00	0.00	7,000.00	0.00
2002-0028	CHRISTMAS IN APRIL, LOWELL	CDBG	10,000.00	10,000.00	0.00	10,000.00	0.00
2002-0030	DNS - CAR CONDOS	CDBG	30,000.00	30,000.00	0.00	30,000.00	0.00
2002-0033	DPD - ACRE URBAN REVITALIZATION PLAN - ROADWAY	HOME	80,000.00	185,605.00	0.00	185,605.00	0.00
2002-0055	SILVESTRI, D J. - LAKEVIEW/AIKEN REHAB PROJ	HOME	25,000.00	25,000.00	0.00	25,000.00	0.00
2002-0076	SPINDLE CITY CORPS	CDBG	5,000.00	5,000.00	0.00	5,000.00	0.00
2002-0080	U-MASS LOWELL RESEARCH FOUNDATION	CDBG	10,000.00	10,000.00	0.00	10,000.00	0.00
2002-0082	UNITED TEEN QUALITY ENTER-FACILITY IMPROVEMENTS	CDBG	50,000.00	50,000.00	0.00	50,000.00	0.00
2002-0088	ADA IMPROVEMENTS - BRADY SCHOOL	CDBG	50,000.00	50,000.00	0.00	50,000.00	0.00
	Totals for all active CDBG, HOME, ESG Projects - All Years		\$520,250.00	\$952,605.00	\$45,086.33	\$907,518.67	\$0.00

4.1 Evaluation of FY 2002-03 Program Accomplishments

4.1.1 Performance Measures of Consolidated Plan Strategic Goals by Plan Year

In this section, we present an assessment of the FY 2002-03 programs' accomplishment data by priority need. The proposed and actual data for FY 2002-03 and the Five Year Consolidated Plan are compared. Each of the five priorities is addressed in detail including a financial statement of active projects, a summary of goals and objectives, a discussion of leveraging other resources, an overall self-evaluation, and several maps showing the geographic distribution of the projects within each priority.

The five priorities include:

- Affordable Housing
- Economic Development
- Neighborhood Stabilization
- Homelessness Initiatives
- Public Services – Youth, Elderly, & Special Needs Populations

Table VIII on the following page provides accomplishment data for all current year projects and multi-year projects that were completed in the current year (FY 2002-03). Prior year projects that incurred expenditures after the close of the year are also reported in this CAPER. The accomplishments of prior year projects were reported in the previous years' CAPER and are therefore not included in Table VIII. This table also compares current year accomplishments to the five-year proposed accomplishments, and provides a year-to-date tally. IDIS was not updated for activities before the completion of this CAPER. Therefore, accomplishment data on Table VIII was obtained from the end of the fiscal monthly report submitted by the sub recipients. In the case where data had not been entered into IDIS, the sub recipient's end of the year report was consulted for accomplishments.

Table VIII – Performance Measurements of Consolidated Plan Strategic Goals

Priority Need Strategies & Goals		2002-03 Accomplishments			2000-2005 Accomplishments	
	5-year Goals	Expended	Prop	Act	To Date Proposed	To Date Actual
Affordable Housing						
Expiring use - # of affordable units saved	721		0	0	0	0
First Time Homebuyer Housing units	300	\$455,476	75	70	175	165
Education of First Time Homebuyers (people served)	600	\$0	80	52	400	657
Acre Revitalization Plan	112	\$292,625	7	0	7	0
City Program for Rehab of Abandoned Buildings (Homework)	140	\$93,770	5	0	6	5
City Programs-Housing units rehabilitated (14A & B)	500	\$420,608	32	2	267	44
Partnership with local Community Development Corporations to develop affordable Housing	60	\$169,070	2	7	38	17
Emergency Repairs for elderly (housing units)	75	\$15,488	25	4	55	13
Lead Paint-units abated (14I)	250	\$374,328	70	18	237	34
Public Housing-units rehabbed	10	0	0	0	2	0
Historic property-units rehabbed	12	\$0	0	0	2	0
	Funding Totals	\$1,821,365				
Priority Need Strategies & Goals		2002-03 Accomplishments			2000-2005 Accomplishments	
	5-year Goals	Expended	Prop	Act	To Date Proposed	To Date Actual
Economic Development						
Direct Financial Assistance to for-profits (jobs created)	150	\$230,566	66	24	121	50
Businesses Façade Improvements - (# of Businesses assisted)	50	\$69,622	15	0	32	6
Microenterprise Assistance (persons)	700	\$196,043	57	338	425	575
Microenterprise Assistance (jobs)	250	\$96,777	70	66	205	94
	Funding Totals	\$593,008				
Priority Need Strategies & Goals		2002-03 Accomplishments			2000-2005 Accomplishments	
	5-year Goals	Expended	Prop	Act	To Date Proposed	To Date Actual
Neighborhood Stabilization						
Code Enforcement (15) -units inspected	6,000	\$115,455	5,500	1,559	14,200	5,807
Demolition (04)	40	\$86,305	7	9	21	22
Parking Facilities (03G) -Public Facilities	50	\$0	0	0	40	0
Parks and Recreational Facilities (03F)-LMOD people served	30,000	\$182,099	5,611	5,611	19,278	16,565
Public Facilities & Improvements General (03) - people served	40,000	\$53,361	25,150	25,000	33,150	31,193
Streets/Sidewalks (liner feet) (03K, (03L)		\$594,046	NA	7,420	3,143	8,350
Tree Planting (03N) (people in area served)	50,000	\$73,075	50,000	24,197	110,000	74,464
Crime Awareness/prevention - Community Policing (05I)(people in service area)	16,000	\$0	0	0	4,000	2,371
Removal of Architectural Barriers (010)	4	\$0	0	0	1	0

	Funding Totals	\$1,104,341				
Priority Need Strategies & Goals		2002-03 Accomplishments			2000-2005 Accomplishments	
	5-year Goals	Expended	Prop	Act	To Date Proposed	To Date Actual
Homelessness						
Shelter Support-persons served	3,600	\$127,897	1,557	1,233	3,330	3,343
Homeless Prevention-persons	350	\$9,192	80	92	1,185	962
Facility Improvements-Buildings	1	\$0	0	0	50	0
	Funding Totals	\$137,089				
Priority Need Strategies & Goals		2002-03 Accomplishments			2000-2005 Accomplishments	
	5-year Goals	Expended	Prop	Act	To Date Proposed	To Date Actual
Public Services						
Elderly Services-people served	25,000	\$193,956	5,344	5,725	18,344	15,819
Youth Services-youth served	15,000	\$136,625	7,385	3,953	12,742	10,399
Special Needs Population Served	125,000	\$218,923	57,169	26,928	162,650	108,160
	Funding Totals	\$549,503				

4.1.2 Priority # 1 Affordable Housing

Assessment of Five-Year Goals & Objectives

The City of Lowell recognizes that one of its most important priorities is to foster and maintain affordable housing for its residents. The goal as outlined in the five-year Consolidated Plan is to increase and upgrade the supply of affordable housing through the following objectives:

- Increase homeownership among persons at 30% to 80% of median income
- Neighborhood Revitalization strategies
- Increase housing opportunities for persons of low income within targeted neighborhoods
- Preserve supply of subsidized affordable housing stock (expired use)
- Develop regional housing partnerships
- Upgrade the quality and quantity of affordable housing stock
- Conversion of Section 8 Rental Certificates into Project Based Housing

CDBG and HOME funds enabled the following accomplishments

- 52 families were able to purchase an affordable home of their choice
- 18 homes were de-leaded and made safe for children
- Youth Build constructed a home that will be available for low-moderate income families
- 25 families were given financial assistance enabling them to move into an affordable apartment

Quotes from Participants

“I want to thank you for your part in making my dream of buying a home a reality. It wouldn’t have been possible for me to do if I hadn’t received help from the City. I appreciate all of your hard work.” – First Time Homebuyer

Financial Summary of Priority # 1

Table IX on the following page provides financial information on all affordable housing projects expending CDBG and HOME funds during FY 2002-03. This table includes projects from FY1999-00 through FY 2002-03 that spent in FY 2002-03.

Table IX FY 2002-03 Priority # 1 Affordable Housing Expenditures

PID	Project_Name	FUND	Estimated	Funded	Spent Thru	Balance	Spent_In
1999-0059	CHDO SET-ASIDE	HOME	169,650.00	366,719.53	365,087.85	1,631.68	374.53
2000-0072	DPD - HOMEWORK PROGRAM FY00/01	HOME	150,000.00	161,411.57	155,670.60	5,740.97	89,432.68
2001-0002	DPD-HOUSING REHAB/CDBG	CDBG	500,000.00	315,184.35	264,590.14	50,594.21	40,264.05
2001-0005	DPD-FTHB PROGRAM	HOME	218,400.00	359,772.95	359,772.95	0.00	37,407.30
2001-0007	DPD-LEAD ABATEMENT PROGRAM	CDBG	247,709.00	262,527.69	262,527.69	0.00	38,831.19
2001-0012	DPD-EMERGENCY REHAB/HOME	HOME	25,000.00	38,400.93	38,400.93	0.00	3,092.06
2001-0037	DPD-PRINCETON VILLAGE REHAB PROJECT	HOME	100,000.00	200,000.00	200,000.00	0.00	2,922.68
2001-0038	DPD-SIRK BUILDING REHAB PROJECT (SURF)	HOME	100,000.00	206,520.99	206,520.99	0.00	1,334.19
2001-0045	HABITAT FOR HUMANITY OF GREATER LOWELL, INC.	HOME	45,000.00	45,000.00	45,000.00	0.00	45,000.00
2001-0058	RESIDENTS 1ST DEVELOPMENT CORP.(RFDC)	HOME	181,227.00	220,573.00	138,061.80	82,511.20	70,733.80
2001-0081	ACRE REVITALIZATION PROJECT-FY00	HOME	808,000.00	1,446,364.40	441,083.33	1,005,281.07	243,155.22
2001-0082	LOWELL HOUSE, INC. - APPLETON STREET	CDBG	40,000.00	41,496.46	41,496.46	0.00	35,605.31
2001-0084	MIDDLESEX SHELTER, INC. REHAB-760 MERRIMACK ST	HOME	150,000.00	355,000.00	54,579.55	300,420.45	52,352.14
2002-0002	DPD - HOUSING REHAB/CDBG	CDBG	500,000.00	474,712.18	186,454.49	288,257.69	186,454.49
2002-0005	DPD - FTHB PROGRAM	HOME	329,200.00	545,361.46	418,068.51	127,292.95	418,068.51
2002-0007	DPD - LEAD PAINT ABATEMENT PROGRAM	CDBG	300,000.00	388,000.00	335,497.14	52,502.86	335,497.14
2002-0013	DPD - HOMEWORK PROGRAM	HOME	135,000.00	250,000.00	4,337.09	245,662.91	4,337.09
2002-0032	DPD - ACRE REVITALIZATION PLAN - RELOCATION	CDBG	75,000.00	75,000.00	49,470.00	25,530.00	49,470.00
2002-0048	DPD - SIRK BUILDING REHA PROJECT	HOME	100,000.00	103,000.00	101,674.70	1,325.30	101,674.70
2002-0057	HABITAT FOR HUMANITY OF GR. LOWELL, INC.	HOME	100,000.00	101,000.00	53,336.69	47,663.31	53,336.69
2002-0086	DPD-EMERGENCY HOUSING REHAB/CDBG	CDBG	30,000.00	30,000.00	12,395.94	17,604.06	12,395.94
	Totals for all active CDBG, HOME, ESG Projects - All Years		\$4,304,186.00	\$5,986,045.51	\$3,734,026.85	\$2,252,018.66	\$1,821,739.71

Source: CAPER FY2002-03 Tables/Database cpperfm7/31/03

Table X provides an analysis of FY 2002-03 accomplishments and expenditures for Priority # 1 Affordable Housing.

Table X - Affordable Housing Accomplishment Data

Priority Need Strategies & Goals		2002-03 Accomplishments			2000-2005 Accomplishments	
	5-year Goals	Expended	Prop	Act	To Date Proposed	To Date Actual
Affordable Housing						
Expiring use - # of affordable units saved	721		0	0	0	0
First Time Homebuyer Housing units	300	\$455,476	75	70	175	165
Education of First Time Homebuyers (people served)	600	\$0	80	52	400	657
Acre Revitalization Plan	112	\$292,625	7	0	7	0
City Program for Rehab of Abandoned Buildings (Homework)	140	\$93,770	5	0	6	5
City Programs-Housing units rehabilitated (14A & B)	500	\$420,608	32	2	267	44
Partnership with local Community Development Corporations to develop affordable Housing	60	\$169,070	2	7	38	17
Emergency Repairs for elderly (housing units)	75	\$15,488	25	4	55	13
Lead Paint-units abated (14I)	250	\$374,328	70	18	237	34
Public Housing-units rehabbed	10	0	0	0	2	0
Historic property-units rehabbed	12	\$0	0	0	2	0
	Funding Totals	\$1,821,365				

Leveraging of Other Resources with Consolidated Plan Funds

First Time Homebuyer program

During FY 2002-03, the First Time Home Buyer program provided assistance to 52 loans to very low and low-income families, totaling \$418,069 in HOME funds. In addition to these loans, eighteen loans, amounting to \$34,407 (FY2001-02 funds) were spent during FY2002-03. The First Time Homebuyer program awards loans of up to \$10,000 to eligible low-income households who have successfully completed the technical and down payment assistance classes. With the assistance of HOME funds, new homeowners were able to leverage \$9,364,244 in mortgages. The average price of the homes purchased was \$170,259.

Lead Abatement Program

The Lead Abatement program initially received \$300,000 in CDBG funds during FY 2002-03. Due to the high demand for this program, an additional \$100,000 was allocated to the Lead Abatement program during the fiscal year. These funds were used for administrative expenses as well as to leverage other sources in de-leading housing units. Units that began the de-leading process in FY 2001 and were completed between August 2002 and June 30, 2003 are included in the completion count for FY 2002.

Eighteen units were completed within this time frame (11 began in FY 2001 and 7 in FY 2002). Lead Hazard Control Grants and other funds totaling \$358,705 were used to abate 56 units. Of these 17 units were started during in FY 2002-03 but not completed before the end of the fiscal year. These 17 units will be counted in the year in which they are completed. Since the start of the Lead Abatement program in 1999, 298 units have been de-leaded to comply with the lead laws. All de-leaded units are required to carry a three-year deed restriction for rental units to remain low income.

Other Affordable Housing Projects

Other affordable housing projects that leveraged State HOME, tax credits, and private funds included the ACRE revitalization plan, Sirk Building (formerly referred to as the SURF Building), and Residents First Development Corp. The Sirk Building, a mixed-use renovation project, received \$500,000 in HOME funds over five program years. It has received funds for two years. Residents First Development Corporation (RFDC) and the Coalition for a Better Acre (CBA), two Community Housing Development Organizations, completed six low-moderate homes. Four of these houses located on Walker Place also received First Time Home Buyer awards. Youth Build completed a two-family house that began in 2001. The Homework program has completed 18 Cross Street.

Overall Self-Evaluation of Priority # 1

The City continues to increase and upgrade its supply of affordable housing for Lowell residents. Most noteworthy are the homeownership programs that work in conjunction with Merrimack Valley Housing Partnership (MVHP) and the Cambodian American League of Lowell (CALL) to prepare homeowners for the process of purchasing their first home. The First Time Homebuyer Down Payment Assistance program succeeded in issuing 52 loans. First Time Homebuyer applicants must complete the First Time Homebuyer training program with MVHP or CALL to participate in the City's loan program. Although Table X above indicates no funds were spent on homebuyer training, MVHP and CALL were paid directly from the First Time Homebuyer account. Payments were made only for those households who successfully completed the course and received a First Time Homebuyer loan.

The ACRE is one of two Urban Revitalization strategies in the City of Lowell. Although the ACRE project incurred expenditures of HOME funds during the current year, no housing units were completed. The expenditures were predevelopment costs that will eventually result in a housing unit, and at that time, accomplishments will be recorded. However, implementation of the ACRE Plan has resulted in the successful relocation of several persons and businesses.

During FY 2002-03, four (4) housing units were rehabbed. Work on two of those units began in FY 2001. The remaining two units work started and completed during FY 2002. One other housing rehab project was started during FY 2002 that will be counted upon its completion in FY 2003-04. A FY 2000 Homework project is awaiting a Purchase & Sale before it can be counted as completed. A FY 2002 Homework project will continue into FY2003-04. Four FY 2001 Emergency Rehab activities were completed in the current year. Many of these projects are long term and will continue into the next fiscal year.

Housing rehabilitation projects in excess of \$5,000 must receive a certificate of lead law compliance before starting the rehab work. For renovations under \$5,000, homeowners are notified of the possible presence of lead paint, but housing units are not required to undergo the lead testing procedure. The lead abatement requirement has delayed or in many cases deterred, many rehab activities from starting. The David Silvestri project on Lakeview Avenue, a mixed-use renovation, is one of many delayed projects. It

was delayed due to lead abatement compliance requirements. Homeowners who do not want to deal with the lead issues will often find other funding sources to renovate the property. Due to low interest rates, homeowners are opting to obtain a conventional bank loan instead of apply from CDBG or HOME funds.

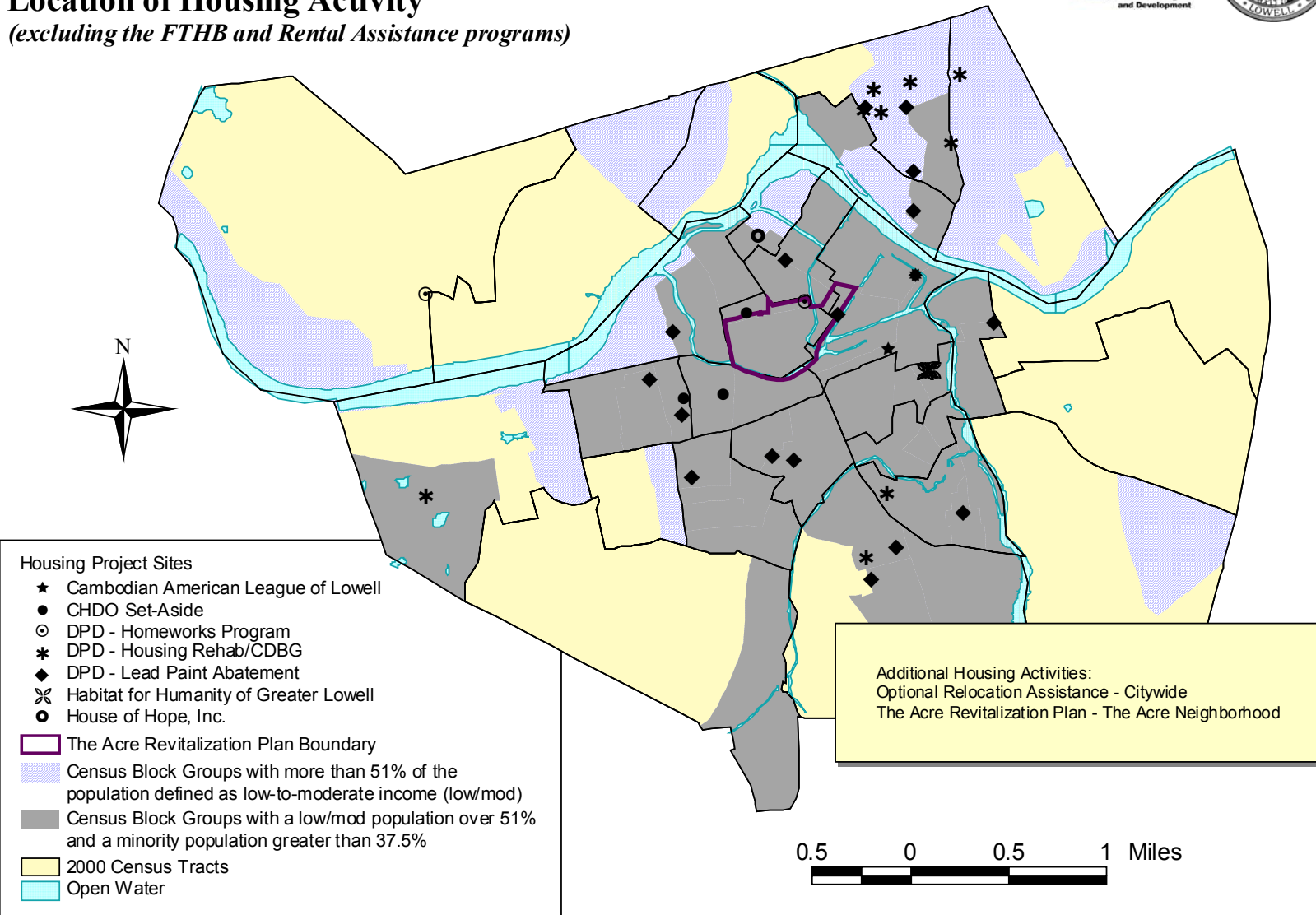
Youth Build completed a two-family house for low to moderate income families in Lowell. This comprehensive program educational and job training program, offers 17-24 year old dropouts a new direction and hope for the future. The program offers alternative education to enable participants to earn their GED, along with leadership skills and confidence building. Participants in the program attend classroom instructions for GED preparation and general employment training. In addition, they receive on site construction experience in building a house.

Rental Assistance Program (RAP) provided financial assistance to 25 households seeking affordable housing. Low-income eligible applicants must be employed and demonstrate the ability to pay monthly rent. Financial assistance was offered in the form of a grant for either security deposit, first and or last months rent. The City of Lowell's Hunger Homeless Commission and the City's Fair Housing Advocate managed RAP. All applicants were known through the Continuum of Care network. Initially, the committee hoped that RAP would become a self-sufficient loan program. However, the income levels of those served by this program proved that repayment of a loan would be difficult if not impossible.

Map 4-1

Priority #1: Affordable Housing Location of Housing Activity

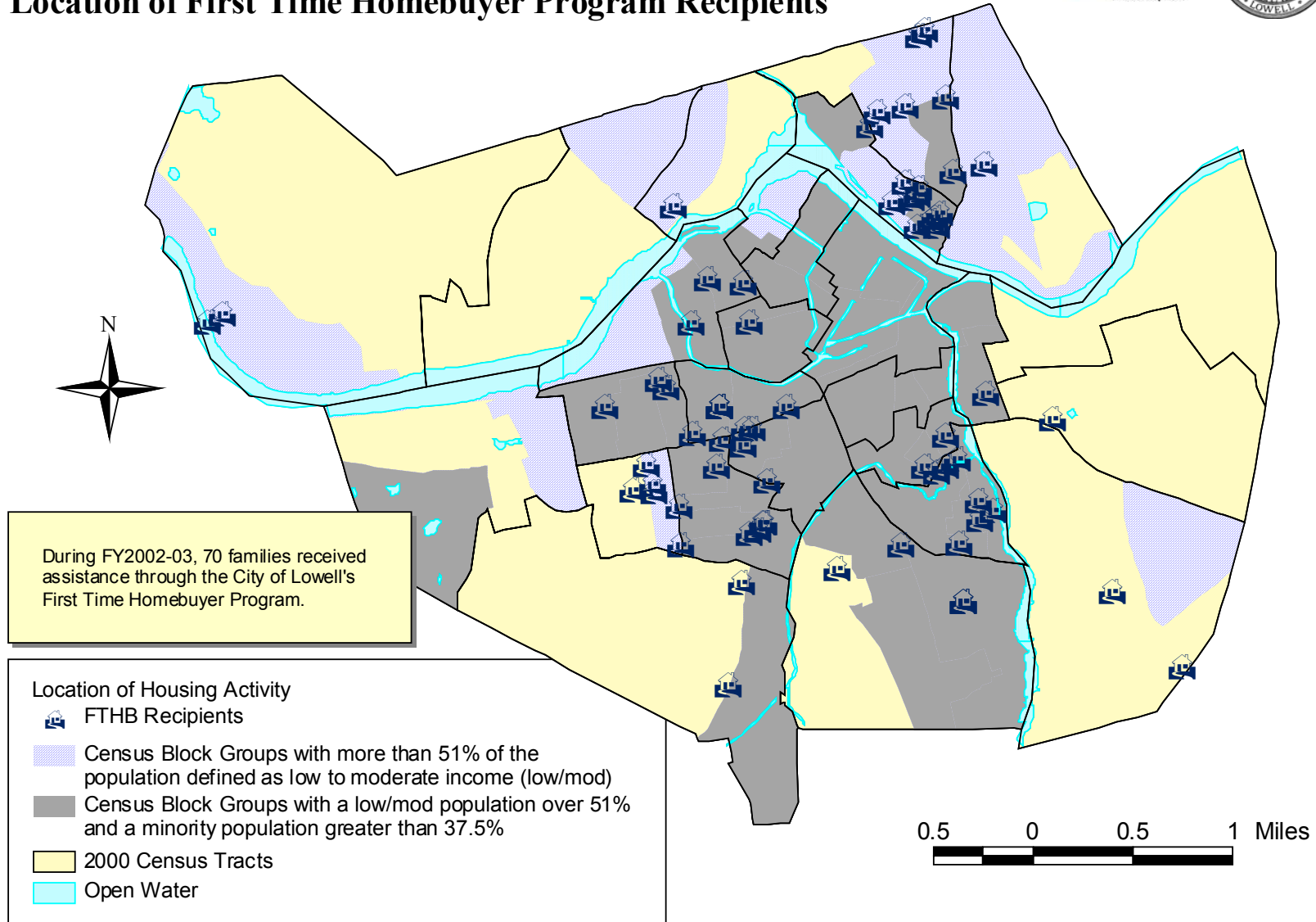
(excluding the FTHB and Rental Assistance programs)



Map 4-2

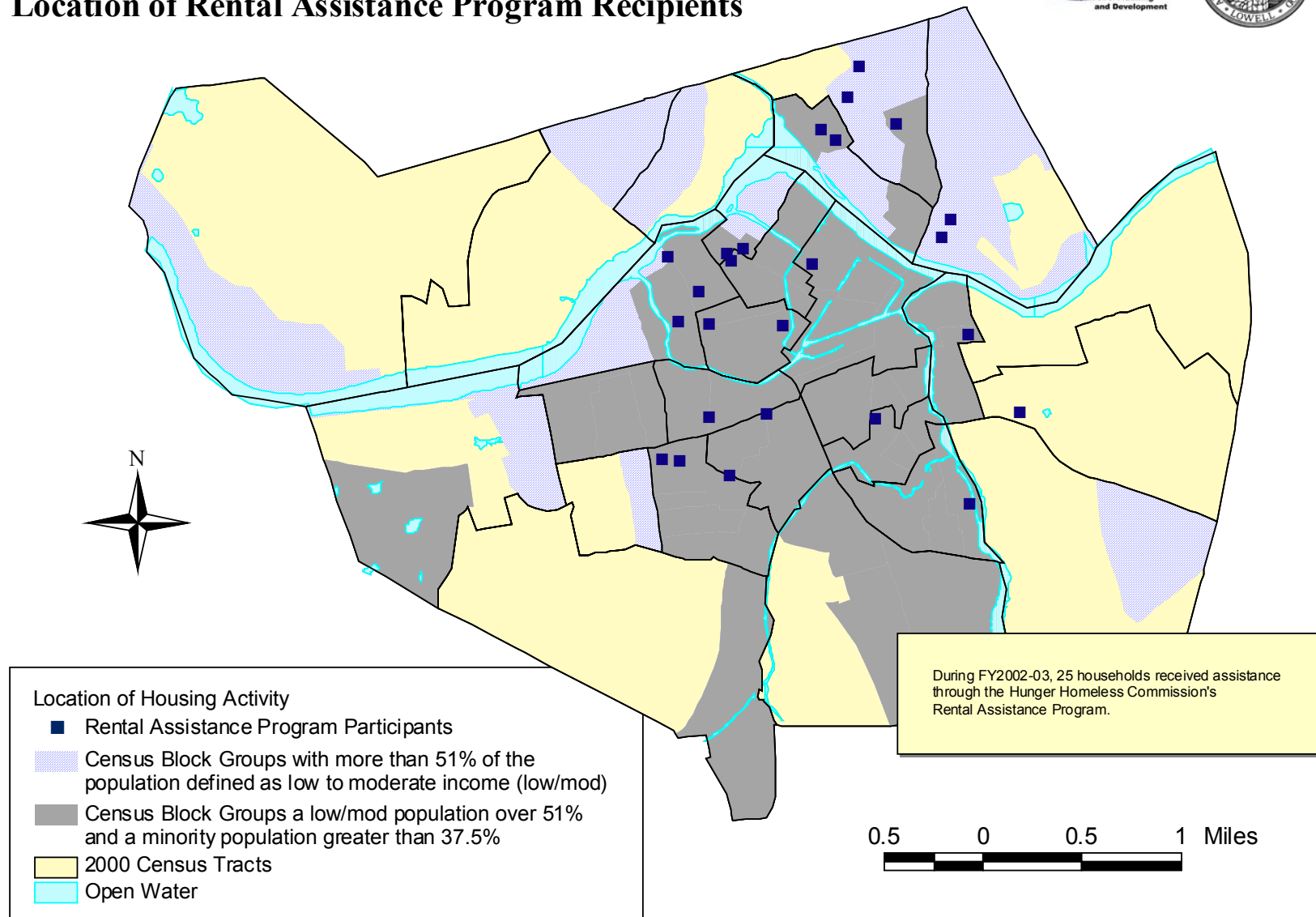
Priority #1: Affordable Housing

Location of First Time Homebuyer Program Recipients



Map 4-3

Priority #1: Affordable Housing Location of Rental Assistance Program Recipients



4.1.3 Priority # 2 Economic Development

Assessment of Five-Year Goals & Objectives

The focus of Lowell's economic development strategy has been on promoting small business, providing job training, and creating jobs. The projects funded to support this strategy and the goals outlined in the five-year Consolidated Plan are aimed at increasing economic opportunity for people of low to moderate income. The objectives of the economic development goal are:

- Revitalization of Downtown area
- Development of "Economic Opportunity" Areas
- Provide technical assistance to small businesses and startups
- Provide Commercial/Industrial loans
- Development of an "Intermodal Transportation System"
- Development of "Brownfield" contaminated sites and other distressed properties
- Strengthen the employability of City youth

These goals and objectives were accentuated in the City's 2003 Comprehensive Master Plan. Among the recommendations discussed in the Master Plan are to encourage small to mid-size business ventures and incubator projects; improve the physical appearance of retail corridors; and help to increase employment opportunities for all residents by helping people improve their skills and abilities. To meet these goal and more, CDBG funds were awarded to organizations and businesses that promote entrepreneurs, create jobs, provide job training, and enhance the exterior of many business locations.

CDBG funds enabled the following accomplishments

- 24 jobs were created for low-moderate income persons
- \$176,620 loans/grants leveraged \$604,630
- 7 Streetscape projects initiated

Quotes from Participants

"The information that was presented was extremely informative and useful. The instructor was always open to questions, and he has a wealth of knowledge. The part that I felt was most important was that he did not sugar coat the information. He told it like it is, you may succeed but be cautious and know it will take a lot of hard work but it can be done."

Community Teamwork, Inc. Small Business Assistance Center

Table XI provides financial information on all economic development projects incurring expenditures for activity undertaken with CDBG funds to achieve the above goal and objectives. This table includes projects from FY2001 through FY 2002-03 that had expenditures in FY 2002-03.

Table XI – FY 2002-03 Priority # 2 Economic Development Expenditures

PID	Project Name	FUND	Estimated	Funded	Spent Thru	Balance	Spent In
2001-0016	ACRE FAMILY DAY CARE CORP.	CDBG	25,000.00	25,000.00	25,000.00	0.00	8,512.50
2001-0024	CAMBODIAN MUTUAL ASSISTANCE ASSOCIATION	CDBG	75,000.00	125,000.00	125,000.00	0.00	34,505.82
2001-0029	DPD-ED DOWNTOWN BUSINESS DEV/HISTORIC REHAB & JOB CREATION	CDBG	35,000.00	32,500.00	32,500.00	0.00	32,500.00
2001-0031	DPD-ED SMALL BUSINESS LOAN POOL	CDBG	72,113.00	58,658.65	58,658.65	0.00	25,000.00
2001-0033	DPD-JAM PLAN PHASE I	CDBG	110,000.00	56,437.00	55,362.91	1,074.09	5,520.33
2001-0034	DPD-STREETScape PROGRAM	CDBG	150,000.00	47,493.00	46,672.56	820.44	25,770.28
2001-0042	CRESCENT BUILDING-EESP	CDBG	25,000.00	24,494.58	24,494.58	0.00	17,371.02
2001-0056	MIDDLESEX COMMUNITY COLLEGE-LSBAC	CDBG	100,000.00	100,000.00	100,000.00	0.00	48,671.80
2002-0016	FY01 DPD-DOWNTOWN VENTURE FUND RETAIL/REST LOAN POOL	CDBG	168,120.00	170,340.00	122,076.00	48,264.00	122,076.00
2002-0018	ACRE FAMILY DAY CARE CORP.	CDBG	25,000.00	25,000.00	25,000.00	0.00	23,302.93
2002-0026	CAMBODIAN AMERICAN LEAGUE OF LOWELL, INC.	CDBG	20,000.00	20,000.00	20,000.00	0.00	20,000.00
2002-0036	DPD – DOWNTOWN HISTORIC REHAB & JOB CREATION	CDBG	20,000.00	20,000.00	5,000.00	15,000.00	5,000.00
2002-0037	DPD – SMALL BUSINESS LOAN POOL	CDBG	25,000.00	25,000.00	7,000.00	18,000.00	7,000.00
2002-0040	DPD – JAM PLAN URBAN REVITALIZATION-PHASE I	CDBG	250,000.00	303,113.00	39,440.75	263,672.25	39,440.75
2002-0042	DPD – STREETScape PROGRAM	CDBG	100,000.00	90,502.00	43,852.00	46,650.00	43,852.00
2002-0047	CBA – ROCK STREET JOBS	CDBG	26,000.00	26,000.00	4,484.20	21,515.80	4,484.20
2002-0052	CTI – LOWELL SMALL BUSINESS ASSISTANCE CENTER	CDBG	80,000.00	130,000.00	130,000.00	0.00	130,000.00
	Totals for all active CDBG, HOME, ESG Projects – All Years		\$1,306,233.00	\$1,279,538.23	\$864,541.65	\$414,996.58	\$593,007.63

Source: CAPER FY2002-03 Tables/Database cpperfm7/31/03

Table XII provides an analysis of FY 2002-03 accomplishments and expenditures for Priority # 2, Economic Development.

Table XII Economic Development Accomplishment Data

Priority Need Strategies & Goals		2002-03 Accomplishments			2000-2005 Accomplishments	
	5-year Goals	Expended	Prop	Act	To Date Proposed	To Date Actual
Economic Development						
Direct Financial Assistance to for- profits (jobs created)	150	\$230,566	66	24	121	50
Businesses Façade Improvements - (# of Businesses assisted)	50	\$69,622	15	0	32	6
Micro-enterprise Assistance (persons)	700	\$196,043	57	338	425	575
Micro-enterprise Assistance (jobs)	250	\$96,777	70	66	205	94
	Funding Totals	\$593,008				

Leveraging of Other Resources with Consolidated Plan Funds

The Downtown Venture Funds expended \$122,076 of CDBG funds to enable businesses to leverage \$519,880. The Small Business Loan fund expended \$7,000 of CDBG funds to leverage \$81,250 in FY 2002-03.

Overall Self-Evaluation of Priority # 2

Monitoring was completed on one FY 2001-02 Small Business Loan during FY 2002-03 in which two jobs were created. Two other loans will continue to be monitored and be reported in FY 2003-04 CAPER. Three jobs were created using FY 2002-03 Small Business Loan and are counted in this CAPER. Downtown Business Development Historic Rehab program issued one grant to a downtown business, creating one job.

Downtown Venture Fund Retail/Restaurant Loan – Six new businesses were funded proposing to create 20 jobs. These six businesses actually created eight (8) full time and 12 part time jobs. However, since monitoring of jobs created is performed a year after the creation of the job, these jobs are not reflected in this CAPER. They will be recorded in next year's CAPER. Accomplishment data for job creation is recorded in IDIS upon completion of the monitoring.

The City of Lowell is fully committed to fostering a thriving artist community in the heart of Downtown Lowell. The Economic Development office and COOL (Cultural Office of Lowell) works diligently with artists interested in relocating to the newly created Arts district in the core of Downtown Lowell. The Artist Grant was created to address financial, technical, and development related issues. Three (3) artist grant of a total of \$5,000 each were awarded in Year 2002-03.

Streetscape program provides funds to eligible businesses to enhance the physical appearance of the building. Façade improvements include painting, landscaping, installing awnings, and more. In turn, the business must create low-income jobs. During FY 2002-03, seven (7) activities were undertaken. These activities will remain open until monitoring has been complete, thus the accomplishment of these activities will be reported in the FY 2003-04 CAPER.

Map 4-4

Priority #2: Economic Development Location of Funded Projects & Programs

(excluding the Acre Family Day Care sites)



Economic Development Activity

- + Coalition for a Better Acre
- ✕ Crescent Building
- ☒ Community Teamwork, Inc.
- ◆ DPD - Downtown Venture Fund
- DPD - Downtown Historic Rehab and Job Creation
- ★ DPD - Streetscape Program
- DPD - Small Business Loan Fund
- ❖ DPD - Sirk Building Rehab Project
- 🏫 Middlesex Community College - LSBAC

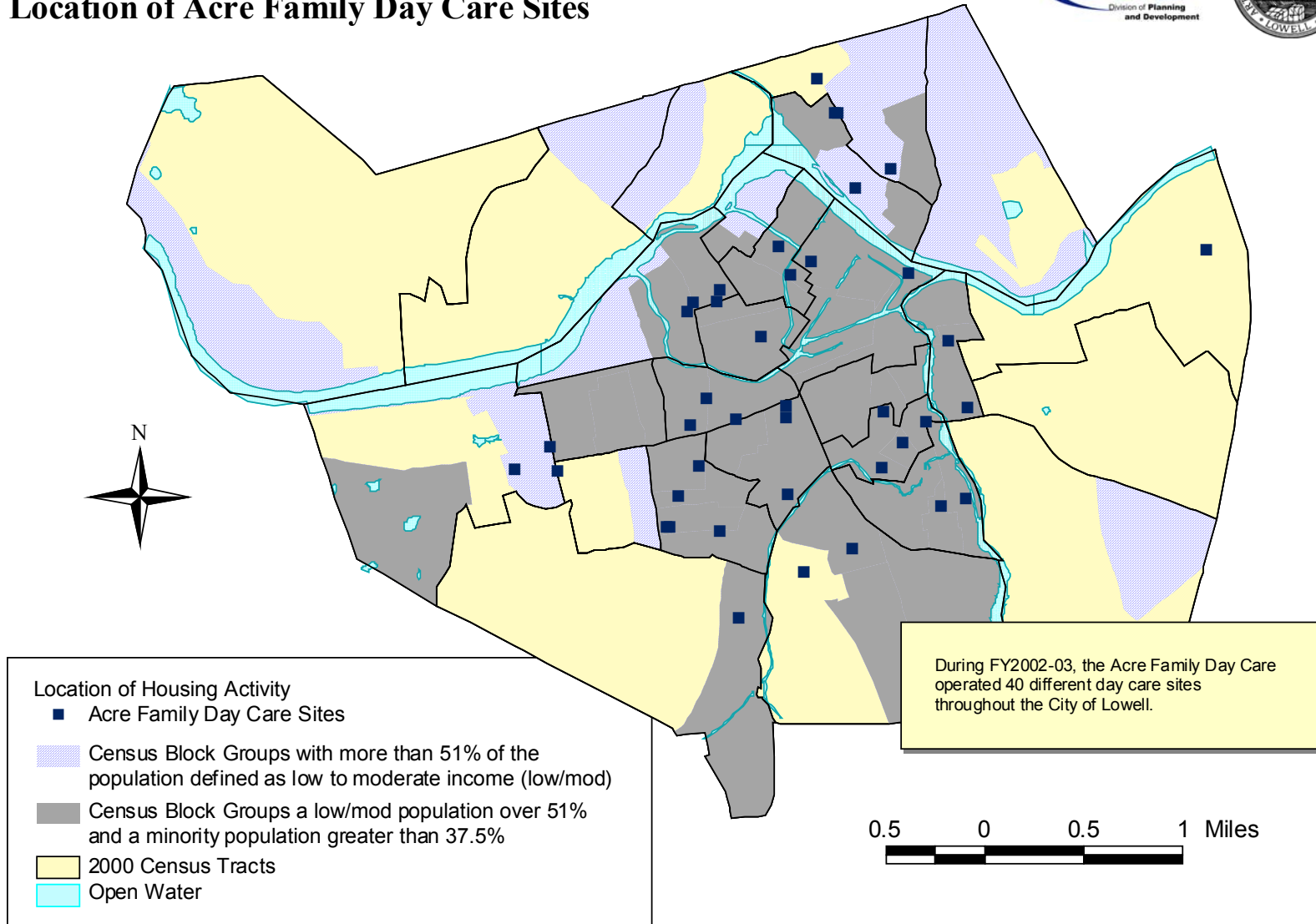
- 🟩 JAM Plan Boundary
- 🟪 Census Block Groups with more than 51% of the population defined as low to moderate income (low/mod)
- 🟤 Census Block Groups with a low/mod population over 51% and a minority population greater than 37.5%
- 🟨 2000 Census Tracts
- 🟦 Open Water

Additional Economic Development Activity:
The JAM (Jackson, Appleton, Middlesex) Plan

0.5 0 0.5 1 Miles

Map 4-5

Priority #2: Economic Development Location of Acre Family Day Care Sites



4.1.4 Priority # 3 Neighborhood Stabilization

The fundamental building blocks of a vital city are strong, safe, and livable neighborhoods. The goal to promote neighborhood stabilization focuses particularly on Lowell's low-income and distressed neighborhoods. The objectives outlined to achieve this goal are as follows:

- Elimination of slum and blight
- Neighborhood Revitalization Strategies
- Upgrade public safety services/facilities
- Upgrade public infrastructure improvements
- Provide personal development services to "Enterprise Community" neighborhood residents

CDBG and HOME funds enabled the following accomplishments

- 133 trees were planted
- 9 streets and sidewalk projects were undertaken by DPW
- 9 structures were demolished
- 2 youth facilities were renovated

Quotes from Participants

"The trees provided by the Lowell Parks & Conservation Trust are such a welcome addition to the Lowell Habitat for Humanity building site. The shade, screening and beauty provided by these trees are a great asset to the local community. It was a pleasure working with your professional staff to choose the appropriate trees for this project". – Lowell Parks & Conservation Trust

Table XIII – FY 2002-03 Priority # 3 Neighborhood Stabilization Expenditures

PID	Project_Name	FUND	Estimated	Funded	Spent Thru	Balance	Spent_In
2000-0014	DPW - STREETS & SIDEWALKS	CDBG	271,100.00	271,100.00	245,375.84	25,724.16	18,492.50
2001-0008	HEALTH DEPT - CODE ENFORCEMENT	CDBG	144,278.00	135,666.66	135,666.66	0.00	15,483.84
2001-0010	DNS-NEIGHBORHOOD PARTNERSHIP PROGRAM	CDBG	35,000.00	29,620.15	29,620.15	0.00	680.05
2001-0011	DPD-DEMOLITION PROGRAM	CDBG	125,000.00	121,585.25	121,585.25	0.00	59.14
2001-0015	DPW-STREETS/SIDEWALKS	CDBG	200,000.00	200,000.00	148,675.18	51,324.82	148,675.18
2001-0032	DPD-INTERSECTION IMPROVEMENTS	CDBG	345,000.00	396,600.00	383,302.87	13,297.13	325,380.26
2001-0036	PARKS & RECREATION - CLEMENTE PARK	CDBG	50,000.00	49,973.00	49,973.00	0.00	49,973.00
2001-0051	LOWELL PARKS & CONSERVATION TRUST, INC.	CDBG	50,000.00	50,000.00	50,000.00	0.00	23,167.06
2001-0072	PARKS & RECREATION - KOUMANTZELIS FIELD	CDBG	10,000.00	9,800.00	9,800.00	0.00	9,800.00
2001-0073	PARKS & RECREATION - OLIVERIA PARK	CDBG	20,000.00	19,845.31	19,845.31	0.00	6,388.18
2002-0008	HEALTH DEPT - CODE ENFORCEMENT	CDBG	110,000.00	110,000.00	96,418.74	13,581.26	96,418.74
2002-0010	DNS - PARTNERSHIP PROGRAM PROJECTS	CDBG	38,210.00	38,210.00	38,088.91	121.09	38,088.91
2002-0011	DPD - DEMOLITION PROGRAM	CDBG	97,640.00	97,640.00	86,246.31	11,393.69	86,246.31
2002-0015	DPW - STREETS & SIDEWALKS	CDBG	185,000.00	185,000.00	91,764.75	93,235.25	91,764.75
2002-0024	BOYS & GIRLS CLUB OF GREATER LOWELL, INC.- FACILITY	CDBG	50,000.00	51,000.00	307.69	50,692.31	307.69
2002-0031	DNS - GRAFFITI REMOVAL	CDBG	15,000.00	15,000.00	3,552.49	11,447.51	3,552.49
2002-0035	PARKS & RECREATION (AGREEMENT)	CDBG	80,000.00	35,000.00	34,926.44	73.56	34,926.44
2002-0039	DPD - INTRSECTION IMPROVEMENTS	CDBG	40,000.00	40,000.00	16,470.73	23,529.27	16,470.73
2002-0041	DPD - MOULTON SQ./MONSIGNOR KEENAN PLAYGROUND-PHASE I	CDBG	40,000.00	127,500.00	36,449.00	91,051.00	36,449.00
2002-0043	DPD - MOULTON SQUARE TRAFFIC IMPROVEMENTS- PHASE 1	CDBG	55,000.00	55,000.00	11,755.00	43,245.00	11,755.00
2002-0063	LOWELL PARKS & CONSERVATION TRUST, INC. - TREE PLANTING	CDBG	50,000.00	50,000.00	49,907.49	92.51	49,907.49
2002-0074	RETARDED ADULT REHAB ASSOC.- ELEVATOR Facility Imp.	CDBG	45,000.00	45,750.00	6,902.37	38,847.63	6,902.37
2002-0079	COMMUNITY FAMILY, INC.	CDBG	35,000.00	35,000.00	7,382.00	27,618.00	7,382.00
2002-0085	PARKS & RECREATION - ALBERT COTE FIELD	CDBG	45,000.00	45,000.00	44,562.15	437.85	44,562.15
	Totals for all active CDBG, HOME, ESG Projects - All Years		\$2,136,228.00	\$2,214,290.37	\$1,718,578.33	\$495,712.04	\$1,122,833.28

Source: CAPER FY2002-03 Tables/Database cpperfm7/31/03

Table XIV Neighborhood Stabilization Accomplishment Data

Priority Need Strategies & Goals	2002-03 Accomplishments				2000-2005 Accomplishments	
	5-year Goals	Expended	Prop	Act	To Date Proposed	To Date Actual
Neighborhood Stabilization						
Code Enforcement (15) -units inspected	6,000	\$115,455	5,500	1,559	14,200	5,807
Demolition (04)	40	\$86,305	7	9	21	22
Parking Facilities (03G) -Public Facilities	50	\$0	0	0	40	0
Parks and Recreational Facilities (03F)-LMOd people served	30,000	\$182,099	5,611	5,611	19,278	16,565
Public Facilities & Improvements General (03) - people served	40,000	\$53,361	25,150	25,000	33,150	31,193
Streets/Sidewalks (liner feet) (03K, (03L)		\$594,046	NA	7,420	3,143	8,350
Tree Planting (03N) (people in area served)	50,000	\$73,075	50,000	24,197	110,000	74,464
Crime Awareness/prevention - Community Policing (05I)(people in service area)	16,000	\$0	0	0	4,000	2,371
Removal of Architectural Barriers (010)	4	\$0	0	0	1	0
Funding Totals		\$1,104,341				

Leveraging of Other Resources with Consolidated Plan Funds

Neighborhood stabilization projects leveraged \$1,085,500 in State and private funds to supplement CDBG projects.

Overall Self-Evaluation of Priority # 3

The City of Lowell has identified neighborhood stabilization as one of its top priorities. Neighborhood stabilization is affected by the removal of blighted influences and abandoned properties, code inspections of properties, improvements to streets and sidewalks as well as beautifying streets with tree planting and creating open space. Many of these projects started during FY 2002-03 are multi-year projects and upon completion will be recorded in the CAPER. During FY 2002-03, two park and playground improvement projects began including updating playground equipment and landscape improvements. Nine structures were demolished to eliminate blighted conditions, and nine (9) streets and sidewalk underwent repairs. Traffic and intersection improvement projects began this year will be completed in FY 2003-04.

Several facility improvements were funded during FY 2002-03. The Boys & Girls Club funds were used to renovate and expand their existing facility that provides programs for 25,000 youth. The Retarded Adult Rehab Association (RARA) received funds to provide handicapped access to the second floor of their building. Funds were also awarded to The Community Family for architectural services in preparation of building a new facility in Lowell. These projects will continue into FY 2003-04.

Map 4-6

Priority #3: Neighborhood Stabilization Location of Funded Projects & Programs

(excluding Health Department - Code Enforcement Sites)



Neighborhood Stabilization Activities

- Boys & Girls Club
- DPD - Demolition Program
- DPD - Intersection Improvements
- DPD - Moulton Square, Monsignor Keenan Park
- ⊞ Lowell House, Inc
- ⊞ Middlesex Shelter
- ☑ City of Lowell, Parks & Recreation Department
- ⊞ Retarded Adult Rehab Association
- Census Block Groups with more than 51% of the population defined as low to moderate income (low/mod)
- Census Block Groups with a low/mod population over 51% and a minority population greater than 37.5%
- 2000 Census Tracts
- Open Water

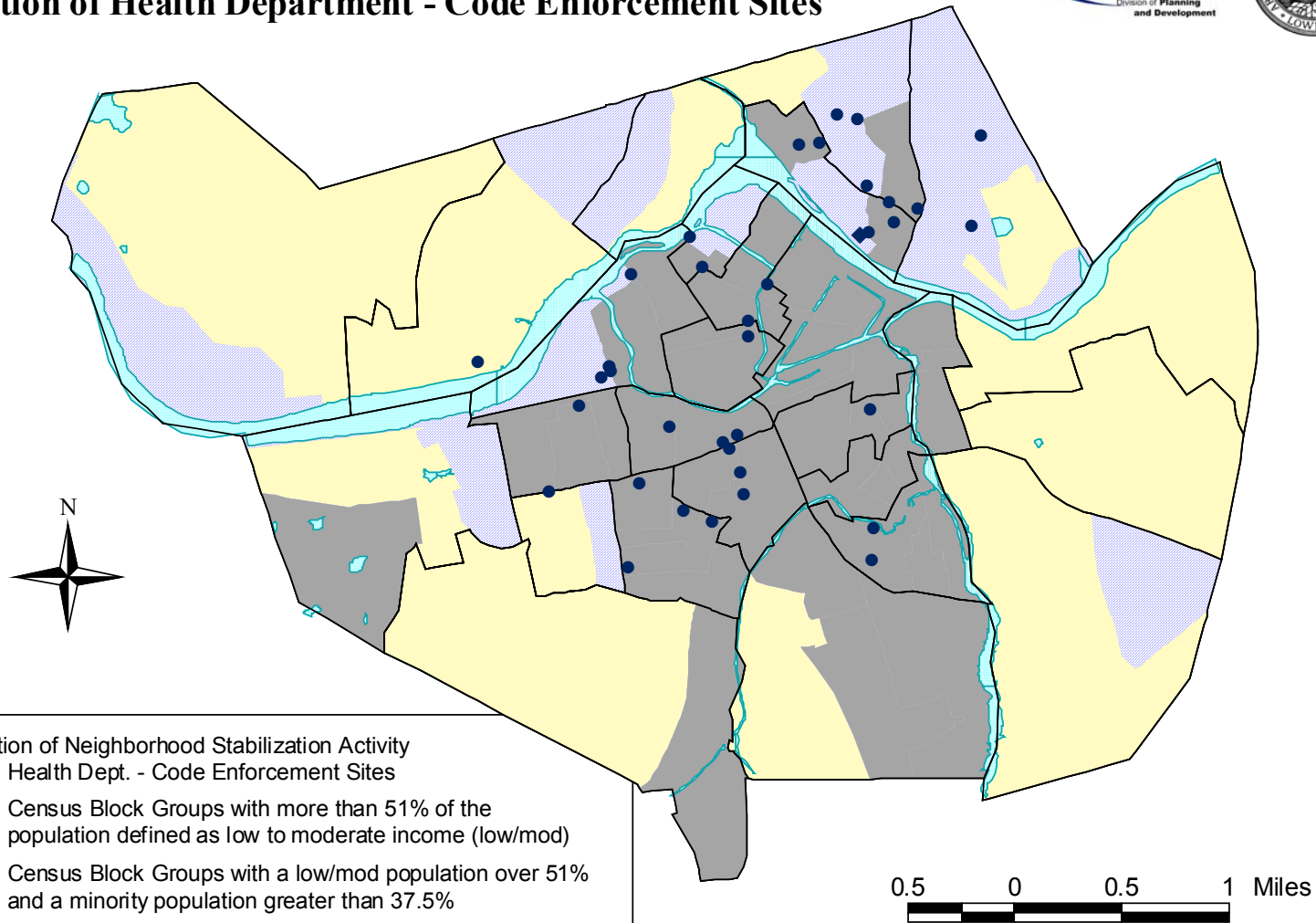
- Additional Neighborhood Stabilization for the Prioritized Geographic Areas:
- * DPW - Streets/Sidewalk Improvements
 - * DNS - Partnership Program Projects
 - * CTI - Energy Efficiency Improvements
 - * DNS - Graffiti Removal
 - * Lowell Parks & Conservation - Tree Planting

0.5 0 0.5 1 Miles

Map 4-7

Priority #3: Neighborhood Stabilization

Location of Health Department - Code Enforcement Sites

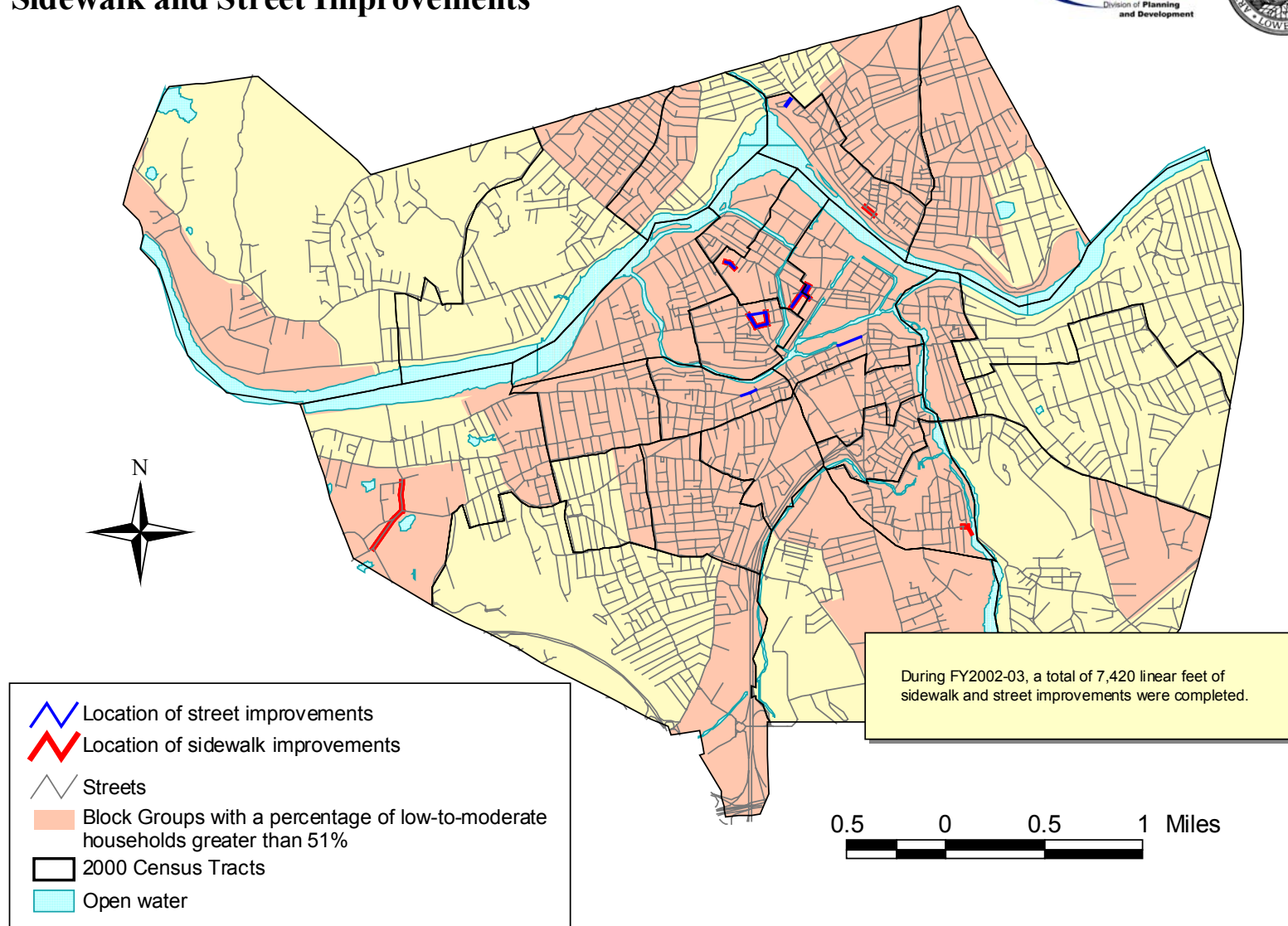


Location of Neighborhood Stabilization Activity

- Health Dept. - Code Enforcement Sites
- Census Block Groups with more than 51% of the population defined as low to moderate income (low/mod)
- Census Block Groups with a low/mod population over 51% and a minority population greater than 37.5%
- 2000 Census Tracts
- Open Water

Map 4-8

Priority #3: Neighborhood Stabilization Sidewalk and Street Improvements



4.1.5 Priority # 4 Homelessness

In 2001, the Department of Housing and Urban Development (HUD) established a goal of eliminating chronic homelessness within 10 years. Chronic homelessness refers to an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more OR has had at least four episodes of homelessness in the past three years. To be considered chronically homeless, persons must have been sleeping in a place not meant for human habitation (e.g. living on the streets) and/or in an emergency shelter during that time. The City of Lowell's Division of Planning and Development and Lowell's Continuum of Care (CoC) homeless providers are working with HUD to move forward on meeting this ambitious goal by working to:

- Define the population in the City that is experiencing chronic homelessness and itemize their service needs
- Analyze the response of Lowell's CoC and relevant mainstream programs to the itemized needs;
- Identify outcomes and objectives that would improve the CoC and mainstream program responses to long-term and repeated homelessness
- Offer actions that the CoC and mainstream agencies could take that would contribute to reducing and ending chronic homelessness.

However, over the course of the last 12 months, incidents of homelessness in Lowell have increased 50% with over 760 of our neighbors unable to sustain permanent housing. Sixty-eight percent of those homeless are families; 40 percent are children. Sixty percent of those counted are working 40 or more hours each week, and 13 percent are chronically homeless.

Contributing factors include the downturn in the economy over the last few years, decreases in federal, state and local funding for the mentally ill, substance abuse and homeless programs; the lack of affordable housing and rising utility costs. Local homeless shelters remain full, with many people turned away for lack of room every day. For example, according to the Massachusetts Department of Transitional Assistance, on the day of Lowell's homeless count, 112 families or a total of 406 family members were living in emergency hotel accommodations.

Despite these challenges, the City of Lowell and Lowell's Continuum of Care are moving forward with the Lowell Transitional Living Center shelter for individuals and the House of Hope family shelter on two new permanent supportive housing projects for persons with disabilities, recently securing additional state funding in the amounts of \$1.1 and \$1.050 million respectively. In addition:

- The CoC has identified 96 chronically homeless individuals, analyzed the local practices and mainstream services for effectiveness, identified gaps and planned action steps addressing barriers to housing.
- Moved over 41 families and 287 individuals to permanent housing and self-sufficiency.
- Three Gems, the first Cambodian 811 housing project was completed in a multi-agency collaborative effort and supportive services are provided by Middlesex North Resource Center for 7-8 individual adults.
- In 2002, Lowell was one of eight cities chosen by the Office of Justice Programs of the U.S Department of Justice to participate in a system-wide reentry initiative focused on reducing recidivism of offenders.
- Substance Abuse Diversion Initiative of Lowell: Working with the Lowell Police Department, the Massachusetts Court System and Lowell House, Inc., this volunteer program has diverted 53

individuals from the point of incarceration to treatment and trained over 1,000 police officers from the northeast region of Massachusetts in the first year of its operation.

- Five of the eight CoC providers are currently connected to the ServicePoint HMIS. The remaining three are on hold as the system is being upgraded. All eight will be connected to an upgraded ServicePoint system in 2003 with assistance from the City in the form of a Community Development Block Grant award.
- Lowell's CoC worked to acquire 35 vouchers from the adjacent town of Chelmsford; Middlesex North Resource Center secured 75 mainstream housing vouchers and assisted as many disabled clients to find permanent housing.
- Through the Lowell Housing Authority's Section 8 homeownership program four low-income families have purchased homes. Community Teamwork, Inc. has also just started a Section 8 homeownership program.
- Community Teamwork's YouthBuild program in partnership with the City built a two-family house for first-time buyers.

CDBG, HOME, and ESG funds enabled the following accomplishments

House of Hope is moving forward with its goal of constructing 11 units of affordable housing . The project will create 10 units for homeless families struggling with substance abuse recovery or mental illness. One unit will also be available for a resident manager. The families living in these units will be eligible for support services. The total project cost is \$1.2 million, \$300,000 of which will be financed directly by House of Hope. The project has received DHCD funds. CDBG funds were used for project design and architectural plans, due diligence, legal review, community sighting process, and environmental review.

Table XV- FY 2002-03 Priority # 4 Homelessness Expenditures

PID	Project_Name	FUND	Estimated	Funded	Spent_Thru	Balance	Spent_In
2001-0017	ALTERNATIVE HOUSE - ESG	ESG	30,000.00	28,988.31	28,988.31	0.00	13,429.60
2001-0052	LOWELL TRANSITIONAL LIVING CENTER, INC.	CDBG	5,500.00	5,500.00	5,500.00	0.00	858.80
2001-0071	LOWELL TRANSITIONAL LIVING CENTER, INC. - ESG	ESG	20,000.00	20,000.00	20,000.00	0.00	1,100.46
2002-0019	ALTERNATIVE HOUSE - ESG	ESG	25,000.00	25,000.00	23,133.29	1,866.71	23,133.29
2002-0045	HUNGER/HOMELESS COMMISSION - EMERGENCY LODGING	CDBG	7,000.00	7,000.00	5,983.00	1,017.00	5,983.00
2002-0049	COMMUNITY TEAMWORK, INC. - ESG	ESG	15,000.00	15,000.00	10,233.90	4,766.10	10,233.90
2002-0058	HOUSE OF HOPE - ESG	ESG	20,000.00	20,000.00	20,000.00	0.00	20,000.00
2002-0059	HOUSE OF HOPE, INC. - AFFORDABLE HOUSING	HOME	25,000.00	25,000.00	25,000.00	0.00	25,000.00
2002-0065	LOWELL TRANSITIONAL LIVING CENTER, INC. - ESG	ESG	35,000.00	35,000.00	35,000.00	0.00	35,000.00
2002-0087	OPTIONAL RELOCATION ASSISTANCE PROGRAM	CDBG	20,000.00	20,000.00	2,350.00	17,650.00	2,350.00
	Totals for all active CDBG, HOME, ESG Projects - All Years		\$202,500.00	\$201,488.31	\$176,188.50	\$25,299.81	\$137,089.05

Source: CAPER FY2002-03 Tables/Database cpperfm7/31/03

Table XVI Homelessness Accomplishment Data

Priority Need Strategies & Goals		2002-03 Accomplishments			2000-2005 Accomplishments	
	5-year Goals	Expended	Prop	Act	To Date Proposed	To Date Actual
Homelessness						
Shelter Support-persons served	3,600	\$127,897	1,557	1,233	3,330	3,343
Homeless Prevention-persons	350	\$9,192	80	92	1,185	962
Facility Improvements-Buildings	1	\$0	0	0	50	0
Funding Totals		\$137,089				

Leveraging of Other Resources with Consolidated Plan Funds

In addition to the HOME funds utilized for homeless programs, the City of Lowell is awarded annually McKinney funds. During FY 2002-03, the City received a McKinney grant of \$849,790.

Overall Self-Evaluation of Priority # 4

This year's Point-in-Time Homeless Count found that shelters in Lowell served 60% more homeless persons during FY 2002-03 than expected and 50% more than the previous fiscal year. Lowell homeless prevention programs include those provided by the Lowell Transitional Living Shelter, Merrimack Valley Catholic Charities, the Hunger Homeless Commission and numerous faith-based organizations throughout the City. For example, the Lowell Transitional Living Shelter assisted more than 780 individuals and together with the Massachusetts Department of Transitional Assistance and Saint Joseph's the Worker Shrine placed over 400 individuals in emergency shelter motels that had no alternative place to stay.

These statistics signify an increase over previous years and exemplify the downturn in the economy. The facility improvements at Lowell Transitional Living Center and their permanent housing project for individuals along with the House of Hope apartments for families In 2001, the Department of Housing and Urban Development (HUD) established a goal of eliminating chronic homelessness within 10 years. Chronic homelessness refers to an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more OR has had at least four episodes of homelessness I the past three years. To be considered chronically homeless, persons must have been sleeping in a place not meant for human habitation (e.g. living on the streets) and/or in an emergency shelter during that time. are part of an on going project carried forward from previous years, and will continue into FY 2002-03.

Map 4-8

Priority #4: Homelessness

Location of Emergency Shelter Grant Recipients



Homeless Initiatives

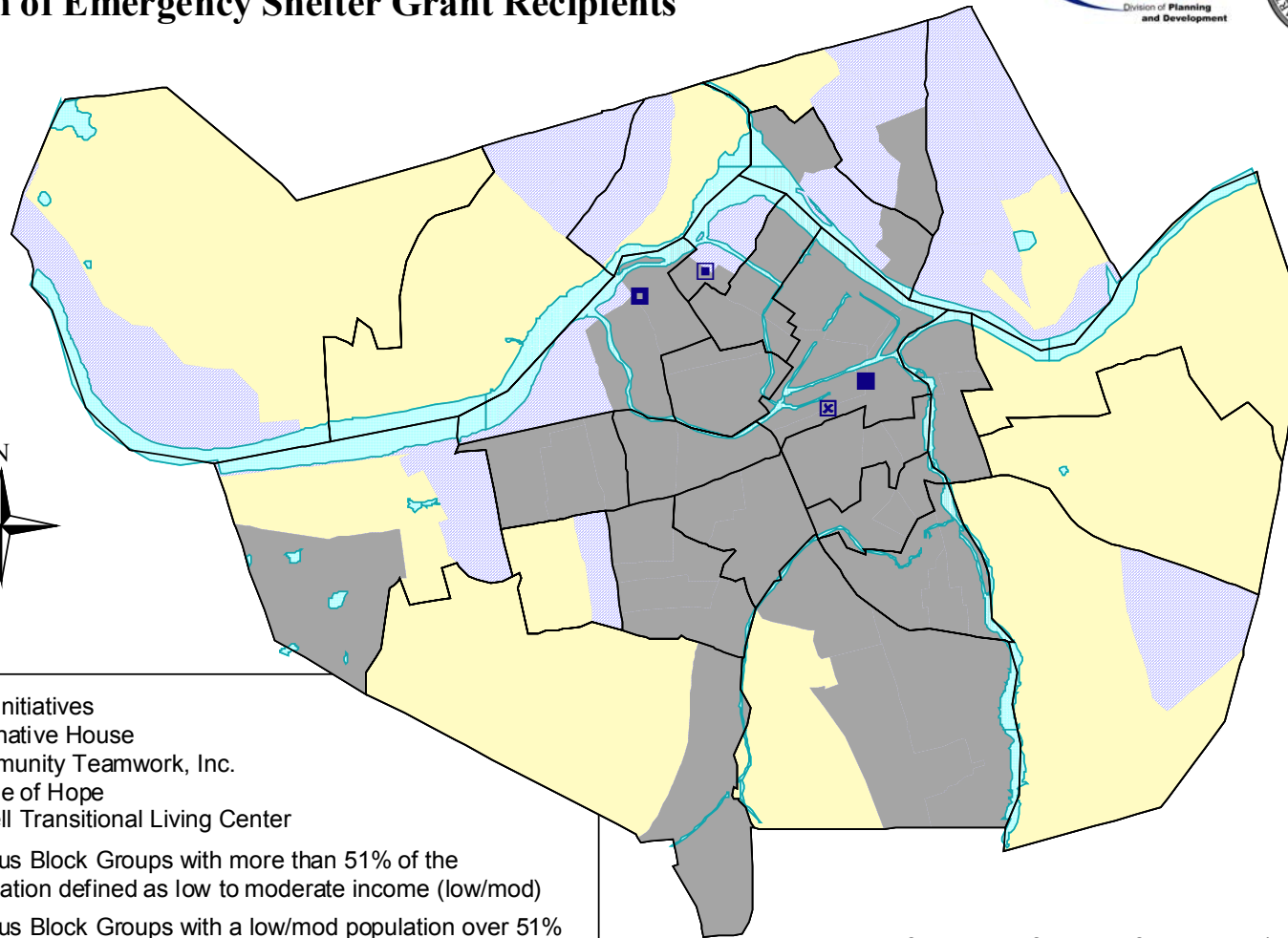
- Alternative House
- Community Teamwork, Inc.
- House of Hope
- Lowell Transitional Living Center

■ Census Block Groups with more than 51% of the population defined as low to moderate income (low/mod)

■ Census Block Groups with a low/mod population over 51% and a minority population greater than 37.5%

■ 2000 Census Tracts

■ Open Water



0.5 0 0.5 1 Miles

4.1.6 Priority # 5 Youth, Elderly, and Special Needs Populations

The youth of Lowell are the future visionaries of the City. A significant portion of Lowell's youth has been identified as being "at risk". By providing a wide range of cultural, social and educational programs, these youth are given the opportunity to develop leadership skills, education and training that will enable them to seek jobs in the future supporting their families with a better lifestyle.

The City's elderly population is also on the rise and statistics indicate that the elderly population overall will continue to increase. The strategic plan focuses on several issues that have a major impact on the quality of life for our senior citizens. Senior citizen programs offer the elderly meals, education, and social interaction with all ages.

Lowell has a large special needs population. The strategic plan focuses on assisting these residents with life skills training, residential programs, feeding programs and social services and housing.

In addition, Lowell has a growing Southeast Asian population. Many programs address their needs including learning English as a second language and learning to adapt to living in the United States.

The City's goal to address these population groups is to provide support and coordinate services for youth, elderly, and special needs. The objects by which this goal is to be achieved are as follows:

- To provide recreational, educational, and outreach programs to at risk youth
- To provide recreational, educational, and outreach programs to the elderly
- To provide services and programs for Lowell's special needs population

CDBG funds enabled the following accomplishments

CDBG funds supported 61 projects for youth, elderly and special needs populations in the City of Lowell during FY 2002. Altogether, nearly 37,000 people have benefited from services provided by Lowell's public service programs. A brief summary of program accomplishments from a sampling of funded projects from FY2002 are listed below:

- **Boys & Girls Club of Lowell, Inc.** coordinated the Summer Drop-In Program, a fun, structured summer program for youth between the ages of 7-18. During FY 2002, 600 at-risk youth participated in the program, which provides recreational and educational activities during the summer months.
- **Lowell Council on Aging** provided elderly services, such as meals-on-wheels, recreational and educational programs, and more, to 5,350 elderly citizens of Lowell.
- **The Teen Violence Prevention Program at Alternative House** provided supportive and educational services to 2,418 at-risk youth on issues of teen domestic dating violence.
- **Community Teamwork, Inc.** provided energy related improvements and repairs to 22 low-income housing units.
- **St. Julie Asian Center** provided English as a Second Language (ESL) classes and job referral services to 284 individuals during FY 2002.

Quotes from Participants

"Without the services of SuitAbility, it would have been financially very difficult to purchase the quality of clothing that was given to me. Thanks to your organization I now have five outfits suitable for going on interviews and returning to the workplace." - Suitability

"When I first came to the US I couldn't speak English and I was very lonely because I always stay home alone. I wanted to learn English and I wanted to make friends. Now, my wish came true from St. Julia Asian Center." – St. Julia Asian Center

"Nice not to have to cook! I have arthritis in my hand!"

"It gives the seniors a chance to get out and socialize."

"Friendly atmosphere"

"It's a very interesting program. The people are kind."

"Food is good I am very happy"

"I don't have to do dishes"

"Meeting all my friends"

"Plenty of food"

"Volunteer appreciation, birthday recognition"

"Fellowship, staff, patrons, the facility, kitchen & building cleanliness, and concern and friendliness expressed by all." - Salvation Army Sage Program

"RARA offers the area mental challenged adults an opportunity to integrate into the community. It gives these individuals a chance to experience a wide variety of recreational activities." - Retarded Adult Rehab Association

"My sister is a recipient of a scholarship (CDBG funds) that resulted from the City's generosity. She is a 56 years old and depends a lot on the programs offered by RARA. It gives her a connection to other adults outside her family that she really never had before joining RARA. It affords her friendships and a sense of belonging that most people take for granted almost every day of their lives." - Retarded Adult Rehab Association

Table XVII - FY 2002-03 Priority # 5 Youth, Elderly, and Special Needs Expenditures

PID	Project Name	FUND	Estimated	Funded	Spent Thru	Balance	Spent In
2001-0006	LOWELL COUNCIL ON AGING	CDBG	126,000.00	126,080.76	126,080.76	0.00	2,202.24
2001-0009	HEALTH DEPT - RELOCATION PROGRAM	CDBG	43,600.00	30,254.48	30,254.48	0.00	5,928.91
2001-0018	ALTERNATIVE HOUSE - TEEN COUNSELING	CDBG	6,000.00	6,000.00	6,000.00	0.00	2,225.04
2001-0019	AMERICAN RED CROSS	CDBG	10,000.00	9,233.93	9,233.93	0.00	9,233.93
2001-0021	ASIAN TASK FORCE AGAINST DOMESTIC VIOLENCE	CDBG	7,000.00	7,000.00	7,000.00	0.00	736.24
2001-0025	CENTRAL FOOD MINISTRY, INC.	CDBG	5,000.00	5,000.00	5,000.00	0.00	1,742.54
2001-0035	CITY OF LOWELL HUNGER/HOMELESS COMMISSION	CDBG	10,000.00	5,523.00	5,523.00	0.00	2,482.00
2001-0040	COMMUNITY TEAMWORK, INC.-RSVP	CDBG	3,000.00	2,859.92	2,859.92	0.00	415.90
2001-0041	COMMUNITY TEAMWORK, INC.-ENERGY EFFICIENCY	CDBG	10,000.00	10,000.00	10,000.00	0.00	1,358.75
2001-0043	GIRLS INC. OF GREATER LOWELL	CDBG	6,000.00	6,000.00	6,000.00	0.00	1,684.00
2001-0044	GREATER LOWELL FAMILY YMCA - FIELD TRIPS	CDBG	600.00	600.00	543.00	57.00	543.00
2001-0047	LAO FAMILY MUTUAL ASSOC. OF LOWELL	CDBG	10,000.00	9,879.66	9,879.66	0.00	2,996.86
2001-0048	LIFELINKS, INC.	CDBG	11,000.00	11,000.00	11,000.00	0.00	2,914.59
2001-0049	LOWELL ASSOCIATION FOR THE BLIND, INC.	CDBG	4,000.00	3,555.85	3,555.85	0.00	916.00
2001-0050	LOWELL HOUSING AUTHORITY	CDBG	27,500.00	27,500.00	27,500.00	0.00	2,061.30
2001-0053	MASS ALLIANCE OF PORTUGUESE SPEAKERS	CDBG	6,000.00	5,202.65	5,202.65	0.00	2,241.07
2001-0057	RAPE CRISIS SERVICE OF GREATER LOWELL	CDBG	10,000.00	9,960.68	9,960.68	0.00	1,322.40
2001-0059	RETARDED ADULT REHAB ASSOCIATION, INC.	CDBG	30,000.00	30,000.00	30,000.00	0.00	16,757.26
2001-0064	SUITABILITY	CDBG	25,000.00	24,999.97	24,999.97	0.00	9,310.49
2001-0065	U-MASS LOWELL RESEARCH FOUNDATION	CDBG	10,000.00	10,000.00	10,000.00	0.00	10,000.00
2001-0066	UNITED TEEN EQUALITY CENTER-UTEC	CDBG	15,000.00	15,000.00	15,000.00	0.00	10,895.00
2001-0068	YWCA OF LOWELL-ACRE YOUTH CENTER	CDBG	15,000.00	15,000.00	15,000.00	0.00	1,029.02
2001-0074	GREATER LOWELL FAMILY YMCA - SUMMER CAMP	CDBG	7,000.00	7,000.00	7,000.00	0.00	7,000.00
2001-0076	MERRIMACK VALLEY FOOD BANK, INC.	CDBG	15,000.00	14,375.00	14,375.00	0.00	2,500.00
2001-0079	YWCA OF LOWELL - LOWER BELVIDERE YOUTH CENTER	CDBG	15,000.00	15,000.00	15,000.00	0.00	1,673.30
2001-0088	ACRE YOUTH ORGANIZATION	CDBG	2,000.00	2,000.00	2,000.00	0.00	2,000.00
2002-0006	LOWELL COUNCIL ON AGING	CDBG	100,000.00	100,000.00	98,270.83	1,729.17	98,270.83
2002-0009	HEALTH DEPT. - HOUSING ADVOCATE	CDBG	45,140.00	45,140.00	35,124.05	10,015.95	35,124.05
2002-0017	WEST END GYM, INC.	CDBG	6,500.00	6,500.00	6,500.00	0.00	6,500.00
2002-0020	ALTERNATIVE HOUSE-TEEN COUNSELING	CDBG	5,000.00	4,501.70	4,501.70	0.00	4,501.70
2002-0022	ASIAN TASK FORCE	CDBG	5,000.00	5,000.00	5,000.00	0.00	5,000.00
2002-0023	BIG BROTHER/SISTER	CDBG	12,000.00	12,000.00	7,992.00	4,008.00	7,992.00
2002-0025	BOYS & GIRLS CLUB OF GREATER LOWELL, INC.-SUMMER PROG	CDBG	5,000.00	5,000.00	5,000.00	0.00	5,000.00

PID	Project Name	FUND	Estimated	Funded	Spent Thru	Balance	Spent In
2002-0027	CENTRAL FOOD MINISTRY, INC.	CDBG	5,000.00	5,000.00	5,000.00	0.00	5,000.00
2002-0029	COUNCIL ON AGING-NEW SR. CENTER	CDBG	79,160.00	79,160.00	64,416.57	14,743.43	64,416.57
2002-0044	HUNGER HOMELESS-RENTAL ASSISTANCE PROGRAM	HOME	25,000.00	24,000.00	20,925.00	3,075.00	20,925.00
2002-0045	HUNGER/HOMELESS COMMISSION - EMERGENCY LODGING	CDBG	7,000.00	7,000.00	5,983.00	1,017.00	5,983.00
2002-0050	COMMUNITY TEAMWORK, INC. - RSVP	CDBG	2,000.00	2,000.00	2,000.00	0.00	2,000.00
2002-0051	CTI - ENERGY EFFICIENCY IMPROVEMENTS	CDBG	15,000.00	15,000.00	12,071.81	2,928.19	12,071.81
2002-0054	CONCORD FAMILY AND YOUTH SERVICE-STREETWORKER PROGRAM	CDBG	10,000.00	10,000.00	5,273.26	4,726.74	5,273.26
2002-0056	GIRLS, INC.	CDBG	4,000.00	4,000.00	4,000.00	0.00	4,000.00
2002-0060	LAO FAMILY MUTUAL ASSOC. OF LOWELL-ADVOCACY SERVICES	CDBG	7,000.00	4,000.00	1,998.00	2,002.00	1,998.00
2002-0061	LIFELINKS, INC. - INDEPENDENT LIVING PROGRAM	CDBG	7,000.00	7,000.00	5,610.00	1,390.00	5,610.00
2002-0062	LOWELL ASSOCIATION FOR THE BLIND, INC.-TRANSPORTATION	CDBG	3,000.00	3,000.00	2,463.50	536.50	2,463.50
2002-0064	LOWELL HOUSING AUTHORITY - RECREATION PROGRAM	CDBG	9,000.00	9,000.00	8,820.00	180.00	8,820.00
2002-0066	MASS ALLIANCE OF PORTUGUESE SPEAKERS	CDBG	5,000.00	5,000.00	1,822.48	3,177.52	1,822.48
2002-0067	MENTAL HEALTH ASSOC. OF GR. LOWELL, INC.	CDBG	6,000.00	6,000.00	6,000.00	0.00	6,000.00
2002-0068	MERRIMACK VALLEY CATHOLIC CHARITIES	CDBG	5,000.00	5,000.00	5,000.00	0.00	5,000.00
2002-0069	MERRIMACK VALLEY FOOD BANK, INC.	CDBG	14,000.00	14,000.00	14,000.00	0.00	14,000.00
2002-0070	MIDDLESEX COMMUNITY COLLEGE - OUT OF SCHOOL YOUTH	CDBG	40,000.00	40,000.00	21,286.61	18,713.39	21,286.61
2002-0071	OPEN PANTRY OF GR. LOWELL, INC.	CDBG	4,000.00	4,000.00	4,000.00	0.00	4,000.00
2002-0072	RAPE CRISIS SERVICE OF GR LOWELL	CDBG	5,000.00	5,000.00	5,000.00	0.00	5,000.00
2002-0073	RETARDED ADULT REHAB ASSOC.	CDBG	7,000.00	7,000.00	7,000.00	0.00	7,000.00
2002-0075	SALVATION ARMY - SAGE	CDBG	26,650.00	26,650.00	26,650.00	0.00	26,650.00
2002-0077	ST. JULIE ASIAN CENTER	CDBG	4,000.00	4,000.00	4,000.00	0.00	4,000.00
2002-0078	SUITABILITY, INC.	CDBG	4,000.00	25,000.00	23,467.39	1,532.61	23,467.39
2002-0079	COMMUNITY FAMILY, INC.	CDBG	35,000.00	35,000.00	7,382.00	27,618.00	7,382.00
2002-0081	UNITED TEEN EQUALITY CENTER - YOUTH PROGRAM	CDBG	19,000.00	19,000.00	18,140.32	859.68	18,140.32
2002-0083	YWCA - ACRE YOUTH CENTER	CDBG	7,000.00	7,000.00	7,000.00	0.00	7,000.00
2002-0084	YWCA - LOWER BELVIDERE YOUTH CENTER	CDBG	7,000.00	7,000.00	7,000.00	0.00	7,000.00
2002-0089	ACRE YOUTH ORGANIZATION	CDBG	2,000.00	2,000.00	2,000.00	0.00	2,000.00
	Totals for all active CDBG, HOME, ESG Projects - All Years		\$972,150.00	\$967,977.60	\$869,667.42	\$98,310.18	\$562,868.36

Source: CAPER FY2002-03 Tables/Database cpperfm7/31/03

Table XVIII Public Services Accomplishment Data

Priority Need Strategies & Goals		2002-03 Accomplishments			2000-2005 Accomplishments	
	5-year Goals	Expended	Prop	Act	To Date Proposed	To Date Actual
Public Services						
Elderly Services-people served	25,000	\$193,956	5,344	5,725	18,344	15,819
Youth Services-youth served	15,000	\$136,625	7,385	3,953	12,742	10,399
Special Needs Population Served	125,000	\$218,923	57,169	26,928	162,650	108,160
	Funding Totals	\$549,503			Caper2002-03-Tables/Goals	

Leveraging of Other Resources with Consolidated Plan Funds

CDBG funds enabled Public Service programs to leverage more than \$3.4 million.

Overall Self-Evaluation of Priority # 5

HUD limits the public service funds to a 15% cap of CDBG entitlement funds. The programs receiving these funds are for the elderly, youth, and special needs populations. Special Needs populations received 38.7% of the public service funds and served the greatest number of people, 26,928. Elderly services received 36.4% of public service funds and served 5,725 seniors. A large portion of the Elderly service budget included the lease payment for the new senior center. Youth programs received 24.8% of the public service funds and served nearly 4,000 children.

CDBG funds were awarded to several special needs organizations to assist with the more than 25,000 special needs population. Special needs programs are more than handicapped services. These programs offer people of all ages a better outlook on life including health services, education and training, food, outreach, counseling, and advocacy services. Lifelinks, Lowell Association for the Blind, Inc., and Retarded Adult Rehab Association, Inc. offer programs for the mentally and physically challenged of all ages. Advocacy services include the Asian Task Force Against Domestic Violence, Rape Crisis Service of Greater Lowell, Alternative House – Teen Counseling, Lao Family Mutual Association, and Massachusetts Alliance of Portuguese Speakers. Many of these programs assist the large Asian and Portuguese speaking population of Lowell.

Three food pantries provide the low and moderately low income residents of Lowell with food and other daily needs. More than 20,000 individuals were supplied with food and other household items during FY 2002-03.

The City has made a 20-year commitment to providing CDBG funds for the new senior center lease. The first three years of the lease payments will include capital building improvements. Thereafter, the amount of the lease will be reduced to cover the mortgage. The new senior center, recently open in April 2003, offers Lowell seniors a large function room with a seating capacity of 500 and an adjoining kitchen on the first floor. Meals are served daily. On the second floor seniors have a choice of relaxing in the TV room, enjoying the game rooms, library, and exercise room. In addition, the building houses administrative office space and a small clinic. Brooks Pharmacy is conveniently located next to the senior center.

Other elderly programs included Salvation Army – SAGE. This program also provides meals, recreation, and educational programs for seniors.

Lowell, MA

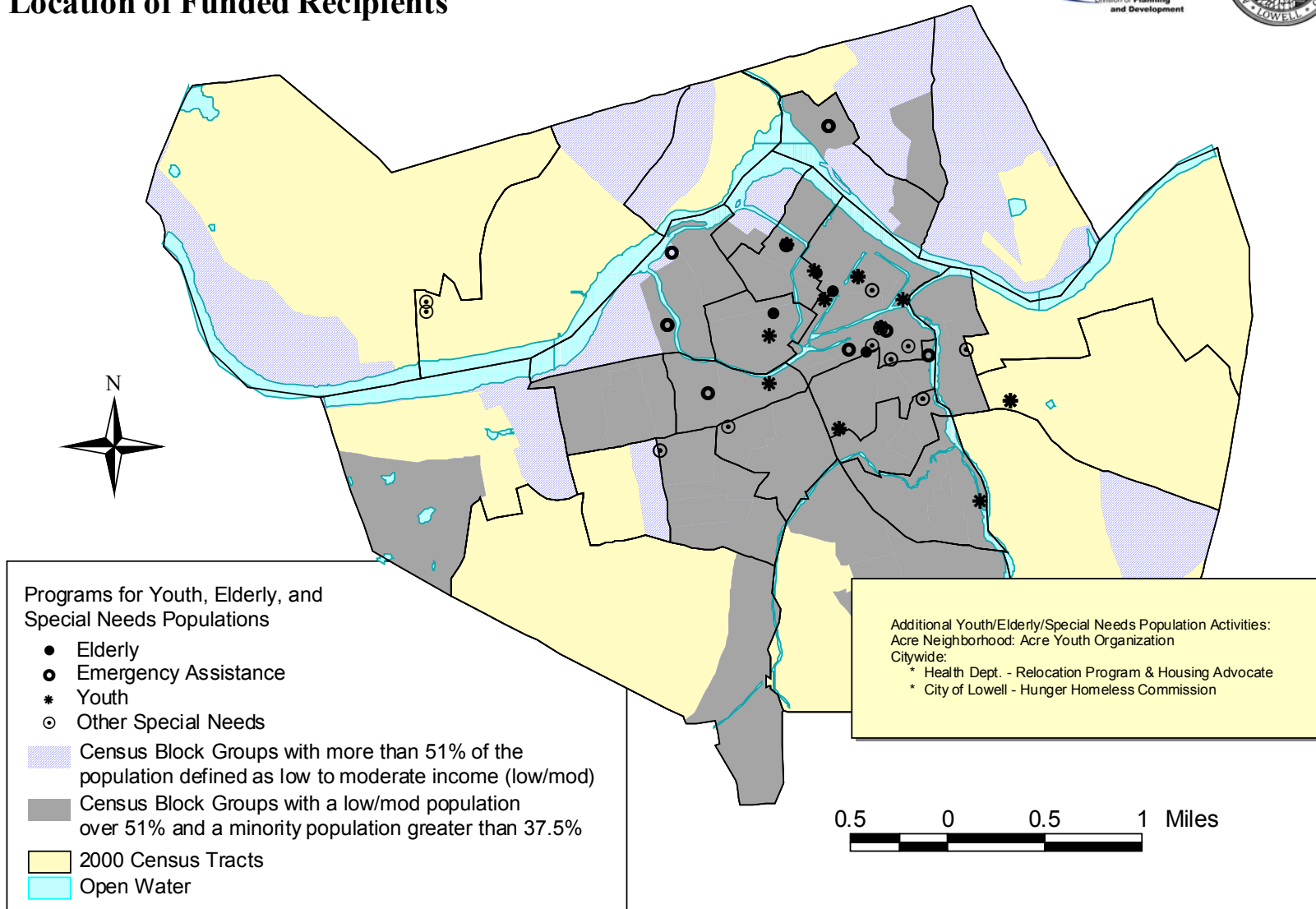
FY 2002-03 Consolidated Annual Performance & Evaluation Report

Nearly a dozen organizations offer programs for the youth. These range from summer to year round programs that offer recreational as well as educational programs for the children of low to low-moderate income families. For example, the Angkor Dance Troup is nationally recognized for its cultural and Asian dance programs. Many of the programs have bi-lingual staff to work with the young people. Another example is the University of Massachusetts at Lowell's National Youth Sports Program, which is coordinated by its Research Foundation. This summer program offers more than 400 low-income youth an opportunity to experience a variety of sports including golf, rowing, basketball, volleyball, swimming, tennis, track and field, soccer, softball, and body conditioning. In addition, the program features weekly workshops on topics such as math, science, drugs and alcohol, nutrition and health. Most of the activities utilize the University of Massachusetts Lowell campus facilities. The children, who are primarily from the Lowell public housing facilities, are picked up each morning and are served a hot breakfast before their full morning activities. Before going home by bus at 1 PM, they eat lunch in the University lunchroom.

Educational and work oriented programs, such as St. Julie Asian Center, offer Southeast Asians an opportunity to learn English and prepare them for life and work in the United States. Suitability has been instrumental in providing working women with clothing and career

Map 4-9

Priority #5: Youth, Elderly and Special Needs Populations Location of Funded Recipients



5.0 HUD Reporting Requirements

5.1 Consolidated Plan Requirements

5.1.1 Assessment of Five Year Goals and Objective

An assessment of the five-year goals and objectives is included in the “self evaluation” narrative for each of the City’s five priorities in the “Evaluation of FY 2002-03 Program Accomplishments” section of this document.

5.1.2 Actions taken to Affirmatively Further Fair Housing

The City’s 1997 Analysis of Impediments to Fair Housing (AI) was updated in 2001 concurrent with the 2001-02 Annual Action Plan. The AI identified seven (7) impediments and three (3) recommendations as possible future impediments. These impediments and recommendations were discussed at length in previous CAPER’s. Provided below is a brief overview of the impediments and recommendations identified by the 2001 AI report, in addition to an update on any action taken to date regarding each impediment.

Impediment # 1: Lack of Fair Housing Agency

The lack of a coordinating entity to perform fair housing enforcement, education, advocacy, and monitoring in Lowell has the effect of creating an impediment to fair housing. Comments from community resource agencies who participated in Fair Housing public hearings and the results of the fair housing survey, made it apparent that there is discrimination in rental practices against minorities, households with children and families with subsidized income or rental vouchers. Impediment #12 and 13 of the 1997 AI also identified discriminatory real estate practices and the lack of education about one’s fair housing rights as impediments. The low number of Massachusetts Commission Against Discrimination (MCAD) housing discrimination cases does not suggest that there is a minimal level of housing discrimination in Lowell; more likely it reveals that victims of discrimination are unable to register a complaint because there is no place to file in the jurisdiction and they may not have the time or transportation to travel to, or knowledge of, the Massachusetts Commission Against Discrimination in Downtown Boston, or they are unaware of their housing rights.

Five Year Action Goals/Plan to address this Impediment

A local Fair Housing program needs to be established in Lowell to educate consumers and housing suppliers about fair housing rights and to monitor and enforce fair housing laws. Sufficient funds must be appropriated to fund it. The MCAD should be consulted for information about starting a program. Ideally, Fair Housing programs need to be added to existing neighborhood organizations that understand the needs and speak the languages of their constituents. Providing more Fair Housing education and outreach through community-wide educational events will help residents develop an increased understanding of their rights under the law and the many forms of discrimination. The establishment of a local fair housing program will make it easier for residents to file a complaint if they believe that they have been victims of discrimination.

A specific Housing Advocate or other city official needs to work with the neighborhood groups to develop and seek funding for Fair Housing Programs. The HUD Office of Fair Housing and Equal Opportunity has a variety of funding programs available to cities that wish to create a fair housing program. HUD allows CDBG funds, from either the administrative or program line items to directly fund fair housing enforcement and education efforts.

Opportunities to market and educate fair housing to City residents such as Fair Housing month should be co-sponsored by the City of Lowell and the Lowell Housing Authority to demonstrate that Lowell does “affirmatively further fair housing.” These types of activities can encourage and educate people to report housing discrimination. In addition, MCAD provides speakers for these types of events.

In order to monitor discrimination in fair housing, a hotline or similar method needs be developed to track discrimination incidents. The hotline could be used as a database to establish whether certain landlords or banks have a pattern of discriminating. If patterns are apparent, the City needs to require education or engage in “testing”. Testing programs pair similarly profiled buyers and renters, with the exception of race, to make contact with brokers, landlords, and bankers.

Actions Published in the FY 2002-03 Annual Action Plan to address this Impediment:

The Fair Housing Advocate was hired during FY2001 and will continue to:

- Educate landlords and tenants of their rights and responsibilities.
- Develop programs to promote and educate residents on housing issues.
- Coordinate all existing public and private organizations and their services to identify needs and resources in the prevention of homelessness.

Action taken to address this impediment in FY 2002-03:

In response to Impediment # 1, Lack of Fair Housing Agency, the City of Lowell hired a Fair Housing Advocate in FY 2001 to promote fair housing by:

- Interacting directly with landlords and tenants to educate them of their rights and responsibilities
- Developing programs to promote and educate residents on housing issues
- Coordinating all existing public and private organizations and their services to identify needs and resources in the prevention of homelessness

During FY 2002-03 the Fair Housing Advocate assisted 514 persons with housing related issues. Ninety seven (97%) percent of those served were of extremely low income (0-30%), 54% were of Asian decent, and 39% were white. Housing related issues include assisting families and individuals with locating affordable housing units, seeking financial assistance to obtain housing, placing the homeless in an emergency motel, acting as liaison between landlord and tenant, as well as advocating for other housing services.

In addition, the City of Lowell 2003 Comprehensive Plan addresses fair housing in Section 4.1.1: Action Step: Support efforts to educate consumers and housing suppliers about fair housing rights and to monitor and enforce fair housing laws in the City of Lowell.

Impediment #2: Concentration of Subsidized Housing in small geographic area

Minorities live in all neighborhoods in the City but are primarily concentrated in the lower per capita income census tracts in Central Lowell. 60% of all, or 1200, public housing units are located in these Census Tracts. 1500 state/federal subsidized housing developments and 40% of all Section 8 certificate holders are also located within these Census tracts. The 2000 Census is evidence that minority concentrations in these areas of Lowell have increased from 1990 to 2000. This concentration may be a

result of economics, historical housing patterns and/or personal choice. Some of it, however, may be due to past discrimination by real estate and banking professionals, past public policy decisions about location of public investment, large-scale subsidized housing site selection decisions, and other publicly initiated projects. Historical policies and actions regarding placement of public housing sites in the 1950s, urban renewal in the 1960s, no risk federally subsidized mortgage lending decisions made in the banking industry, targeting of federal funds to housing in the suburbs, and neighborhood disinvestment that led to the Community Reinvestment Act of the 1970s transformed inner city neighborhoods throughout the U. S. The concentration of low-income minorities in Central Lowell may also be due, as reported by community resource providers, to private sector discrimination by property owners.

Five Year Action Goal/Plan to address this Impediment:

An affordable housing strategy needs to be developed as part of the Lowell's next comprehensive long range plan. It must include guidelines for setting new subsidized housing developments and other scattered site initiatives over a certain number of units. In order to encourage affordable housing development within the areas set forth, financial incentives and relaxed zoning regulations need to be examined. The guidelines should be based on a subsidized housing impact analysis of the City that considers factors such as the number of current subsidized and Section 8 units in a block group, and that identify areas for expansion so that existing areas of minority and low income concentration are not unduly strained beyond their limits to serve these populations. The guidelines need to provide resources and incentives for private and non-profit developers wishing to develop affordable housing. Financial incentives might include prioritization for HOME and CDBG funds and tax incentives. Incentives might also include creation of mixed income developments.

Actions Published in the FY 2002-03 Annual Action Plan to address this Impediment:

Upon the completion of the Community Comprehensive Plan, the results will be reported in the City's Consolidated Annual Performance and Evaluation Report (CAPER).

Action taken to address this impediment in FY 2002-03:

The City of Lowell adopted its Comprehensive Plan in May 2003. Section 4.1.3 addresses this impediment. Affordable housing should be actively promoted and distributed throughout the City and the region, thereby discouraging the creation of clusters of poverty.

Action Steps include:

- Housing for very low and low-income families should be distributed in lower density, smaller structures.
- Adopt an inclusionary zoning provision that requires large-scale projects to commit a small percentage of units to permanent affordable housing.
- Support the reinvention of the Julian Steele Housing project and the implementation of its accompanying replication plan.
- Lowell and its neighboring towns should commit to expanding the supply of affordable housing at a range of income levels to stabilize the regional housing market.
- Support efforts to promote increased market-rate housing development in areas where the concentration of subsidized housing causes an imbalance or concentration of poverty.

Impediment #3 – Possible Lack of geographic options for minorities being relocated from the Julian D. Steele Housing Development

The relocation of 180 JDS households requires the use of other LHA sites or S8 rental assistance, depending upon the preference of the JDS tenant. The analysis in section IV shows that a possible impediment exists only for those tenants that choose to relocate to other LHA sites. The relocation of JDS residents to public housing units in “Areas of Minority Concentration”, as defined by the Consolidated Plan will be considered an impediment only if there are “involuntary” relocations of tenants because the LHA is unable to provide an option that would give the JDS tenant an acceptable geographic choice. The “Areas of Minority Concentration” is a designation used by the City to define block groups with a minority population greater than 37.3%. It was established by selecting the highest quartile block groups of minority concentration.

76 JDS residents have indicated a preference for other LHA public housing units. There are 682 family units appropriate for these 76 residents. 320 family units are located at the North Common Village, the LHA’s largest public housing development, which is located in a block group that has a very high minority concentration of 59%. George Flanagan Village (166 units) is the next largest LHA family development and is located in a block group with a minority concentration of 41%. Both sites are located in “Areas of Minority Concentration.” The remaining LHA family units are located in smaller scattered site locations with 26 units or less.

As discussed in Section IV, there will be about 50 JDS residents that will be presented with the choice of moving to an “Area of Minority Concentration.” The impediment exists only if the JDS tenant declines another LHA unit offered to them and there are not adequate options open to them. In terms of housing options, any site located in a block group with a 10% lower relative minority concentration than the block group in which the JDS housing development is located, would be considered adequate choice.

Five Year Action Goal/Plan to address this Impediment:

The primary action that must be taken is to monitor the relocation of JDS residents to insure that they have been provided with adequate housing options. The LHA anticipates that all JDS tenants will be relocated by June 2002 and that the construction of 81 affordable housing units on the existing JDS site will be complete by 2004. The following steps must be taken:

1. The LHA will provide the City with a “Relocation Status Report” for the next three years that will be included in the City’s HUD Consolidated Annual Performance Report (CAPER) released on September 15 of each year. The LHA report will list all relocations including those that were “involuntary” and the options presented to the tenant. The CAPER will be used to identify and verify possible Impediments to Affordable Housing Choice and the actions taken to correct them.
2. JDS tenants will be given preference to units that will become available at George Flanagan Village and other LHA sites that have a minority population at least 10% less than the 54% minority population for Julian Steele block group identified in the 1990 census.
3. The City will update the definition of “Areas of Minority Concentration” with 2000 census block group data as soon as it becomes available and analyze the impact that JDS relocated minorities have on block groups once the relocation has been completed.

4. Make the 45 new subsidized units to be constructed at the JDS site available to original JDS tenants that have indicated a preference to return to the JDS neighborhood. To accomplish this, the LHA will maintain a master list of current JDS tenants and their current addresses until the list is exhausted.
5. The LHA will make available S8 rental assistance certificates to all JDS tenants who desire to change their housing preference from “other LHA sites” to “Rental Assistance.” In addition, the LHA will seek to obtain permission for the highest possible FMR (120% or above) to increase the possible geographic options open to JDS tenants.

Actions Published in the FY2002-03 Annual Action Plan to address this Impediment:

The “reinvention” plan for Julian Steele is underway and the remaining 60 residents will be relocated by June 2002. Demolition of the facility and ground breaking for the new facility is scheduled to take place during the summer of 2002. The City has requested a relocation status report from LHA for FY2001-02. Data from this status report will be reviewed and analyzed and will be made available in the FY2001-02 CAPER in September 2002.

Action taken to address this impediment in FY 2002-03:

The Lowell Housing Authority (LHA) reports that all 180 former Julian Steele households have been relocated. Henceforth, as indicated in the FY 2001-02 CAPER this impediment is no longer a valid concern and the City of Lowell will consider this to be the final action taken by the City to address this impediment.

After much delay due to litigation, demolition of the 42 two-story housing units began in July 2003 and will be completed by September 2003. Construction of the road and other forms of infrastructure is expected to begin in the fall.

As of September 2003, LHA continues to maintain a database with contact information, such as the address of their new place of residence, of 184 former Julian Steele households. The location of each relocated household is shown on the map that follows. The map also indicates “Areas of Minority Concentration” as block groups with a minority population greater than 37.4%, the 2000 City wide average for Lowell. According to the Residents First Development Corporation, here is a summary of the status of all former Julian Steele households, even though current contact information may no longer be available. LHA has contact information for 95% of the relocated residents.

Table XIX – JDS Household Relocation Status

Relocation Status	Households
Other LHA public housing units	95
Section 8 Certificates	70
Skipped to avoid eviction	6
Moved out on their own	5
Purchased homes	3
Moved to other housing authorities (Dracut, Tyngsboro, Manchester)	3
Moved to MA Rental Voucher Program housing	1

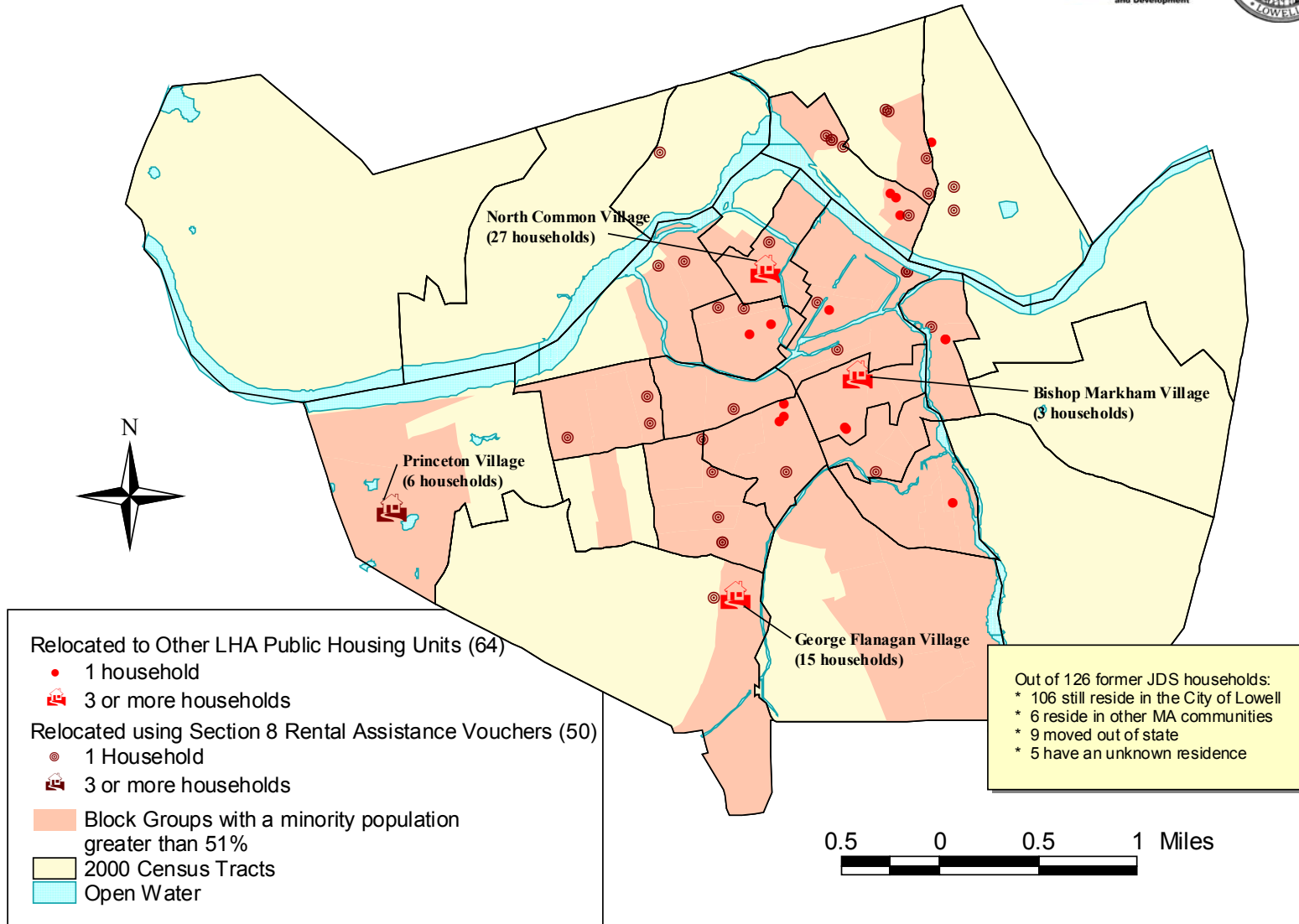
Source: Residents First Development Corporation

According to LHA’s survey of former JDS households as moved out of their apartments, 54 households over the past two years have expressed an interest in returning to JDS. At this time, LHA is in the process

of contacting former JDS households to once again determine their level of interest in relocating to the reinvented housing development. Former JDS households will be given preference for new housing units.

Map 6-1

Relocation Status of 126 former Julian D. Steele Households



Impediment #4: Minorities on LHA Waiting List

All families with children that are on the LHA waiting list for either an LHA housing unit or LHA managed Section 8 voucher will be disproportionately affected because 180 JDS residents will be placed at the head of the waiting lists for LHA family units and Section 8 vouchers. Of the 2,405 on the LHA waiting list, there are 816 large family households waiting for units with 3 to 5 bedrooms. 81% of these households are minorities. The waiting period for a family before an LHA unit becomes available is two years for 2 to 5 bedroom units. The LHA estimates that the relocation of JDS households will increase the wait by about one year.

It must be noted that the HUD public policy of deconcentrating poverty by the development of mixed income housing on existing troubled public housing sites results in increasing waiting lists. This is an unavoidable outcome due to the temporary relocation of tenants during the construction period.

Five Year Action Goal/Plan to address this Impediment:

This is a temporary impediment that will be resolved when the subsidized housing inventory, including rental vouchers, is at the same level as before the demolition of Julian D. Steele. To resolve this temporary impediment, the LHA and the City must provide at least 180 units of subsidized housing or new rental assistance vouchers to offset the loss of JDS units over the next five years.

This will be accomplished by the creation of affordable housing from any source public or private, including the following:

1. The implementation of the Julian Steele Tri-party agreement and Plan (DHCD, City of Lowell, LHA) to produce 220 units of affordable housing.
2. Expiring use projects renewed with the assistance of City or State funds.
3. Any affordable housing developed by private or non-profit developers.

Actions Published in the FY 2002-03 Annual Action Plan to address this Impediment:

Report on Replication Plan progress and other affordable housing initiatives.

Actual accomplishments for FY 2002-03 to address this impediment:

As of June 26, 2003, there were no vacancies listed for any federal public housing sites in the City of Lowell. As a result, an individual in need of housing meeting nearly all the criteria for preference status would have an estimated wait time of about 6-8 months for an apartment with the Lowell Housing Authority. The current waiting list for Federal public housing includes 4,744 families, of which 46.7% are waiting for a 1-bedroom apartment and 44.7% for a 2-bedroom apartment. With few to no vacancies available, the estimated average waiting length for an available apartment could be almost a year, if not longer. At present, the waiting list for a three or four bedroom apartment is closed and has been for nearly five years.

The following table provides a current breakdown of the LHA's waiting list for public housing units in the City of Lowell. A large percentage of minority households is still present on this waiting list.

Table XX - LHA Public Housing Waiting List

Bedroom Size	White	Black	American Indian	Asian	Race Unknown
1BR	1,163	93	0	286	670
2BR	574	115	5	424	1,011
3BR	76	19	0	88	123
4BR	16	4	0	29	29
5BR	2	0	0	12	5
Total households	1,831	231	5	839	1,838
Percent of all households	38.6%	4.9%	0.1%	17.7%	38.7%

Source: Lowell Housing Authority, September 2003

As stated in the FY2001-02 CAPER, the large percentage of minority households on the waiting list is “*a temporary impediment that will be resolved when the subsidized housing inventory, including rental vouchers, is at the same level as before the demolition of Julian D. Steele.*” With the demolition of Julian Steele to be completed by the end of this month, the construction of new housing units will soon be underway, which will assist to offset the loss of 180 JDS housing units.

Several rehab projects are underway, which will eventually reduce the number of families waiting for housing units.

- **Princeton Village**, an existing apartment complex with 151 units, received federal funding for lead paint abatement. Additional renovations were completed in FY2002-03, and 123 of the units now have a three-year affordability clause.
- **The Sirk Building**, another rehab project receiving federal funding, was completed during FY2002-03, which provides 46 affordable rental units.
- **Canal Place**, which is located adjacent to the Lowell National Historical Park’s Visitor Center and within the JAM Urban Revitalization Area, will be receiving \$660,000 in HOME funds over several years to renovate 124 one- and two-bedroom units. The developer is currently proposing to make 40% of the units affordable.
- **Liberty Square**, an affordable housing project that is currently under construction and will be completed in FY2003-04. The project partners the City of Lowell with the Coalition for a Better Acre (CBA) in an effort to create 33 units of affordable housing.
- **The Suffolk Street** project is another project coordinated by both the City of Lowell and CBA to develop affordable housing. In all, there will be six owner occupied units and six rental units for low-income households. The project will be completed in FY2003-04.
- **Lakeview/Aiken Street Rehab project**, a mixed-use renovation, was delayed due to lead abatement compliance requirements. The project will be completed in FY2003-04, providing 8 units of affordable housing.

- Construction of 81 affordable housing units of the existing **Julian D. Steele Housing Development** site will commence in the fall of 2003.

Impediment #5: Shortage of 3&4 Bedroom Units for families with children

As identified in the 1997 AI, families with children face a shortage of 3 & 4 bedroom units. University of Massachusetts/Lowell students who rent large off campus apartments intensify this impediment. University of Massachusetts/Lowell is not keeping up with on campus housing at a rate that keeps up with increasing enrollments. Students are renting many of the larger rental units limiting the supply of units available to larger families.

Five Year Action Goal/Plan to address this Impediment:

University of Massachusetts/Lowell will need to work cooperatively with the City as a Comprehensive Affordable Strategy is developed. Resources will need to be committed and policy developed to alleviate the burden that large low-income families, a majority of whom are minorities, to find appropriate sized apartments.

The development of larger units should be encouraged by the private sector with financial and zoning incentives, and to the non-profit sector with incentives such as CDBG and HOME funding preferences.

Actions Published in the FY 2002-03 Annual Action Plan to address this Impediment:

The City will review the housing study prepared by the University of Massachusetts, Lowell and present its response and comments in the 2002 CAPER .

Actual accomplishments for FY 2002-03 to address this impediment:

The City of Lowell 2003 Comprehensive Plan addresses this impediment in Section 4.1.4 - Facility and Encourage the Development of Student Housing in the City of Lowell to Reduce the Impact of Student Tenants on the Affordability of Rental Housing.

Action Step to be taken:

- Partner with the University of Massachusetts, Lowell (UMass Lowell) and neighborhood groups to identify areas with convenient access to the University that would be suitable for the development of new student housing, such as on-campus dormitories and off-campus privately owned student housing.

Impediment #6: Lack of racial diversity on City boards and Commissions

There is a lack of diversity reflecting the racial and ethnic composition of the City on the zoning and planning boards. Currently there is no minority representation.

Actual accomplishments for FY 2002-03 to address this Impediment:

No action has been taken on this impediment due to lack of resources available.

Impediment #7: Discrimination in rental real estate practices because of lead paint issues.

The City's abundance of older housing stock with lead paint, in conjunction with Massachusetts Lead Paint Law, has the effect of impeding the housing options of families with young children. Many landlords are reluctant to rent to families with young children, particularly because of lead paint law issues and the high cost of compliance. (According to the 2000 US Census, 65% of Lowell's housing stock was built before 1959).

Actual accomplishments for FY 2002-03 to address this Impediment:

The City's Lead Abatement department continues to address Impediment # 7 by assisting landlords with the high cost of lead abatement and aggressively accessing additional Federal and State resources. The Lead Abatement program offers grants, deferred loans and 3% loans to investors with no more than 4 units. CDBG funds aided in de-leading 18 units. MHFA and other funds totaling \$358,705 were used to abate 56 units. Seventeen additional units were started during FY 2002-03 but were not completed before the end of the fiscal year. All units de-leaded are required to carry a three-year deed restriction for rental units to remain low income.

Of the 56 units, 13 are rental units and 43 are owner occupied. With a large number of rental units made lead free, rental units made available to families with young children is on the rise.

Recommendation #1: Lack of policy regarding accessibility/visitability

HUD has provided the following guidelines and recommendations in their Fair Housing Guide, pg 5-31:

“HUD endorses the “visitability” concept, which is a voluntary standard promoted by the Department in new construction and existing properties. Visitability means that: at least one entrance is at grade (no step), approached by an accessible route, such as a sidewalk and the entrance door and all interior doors on the first floor are at least 34 inches wide, offering 32 inches of clear passage space.

Visitability allows mobility-impaired residents to visit families and friends where this would not otherwise be possible. A visitable home also serves persons without disabilities (for example, a mother pushing a stroller, a person delivering large appliances, a person using a walker, etc.). One difference between “visitability” and “accessibility” is that accessibility requires that all features of a dwelling unit be made accessible for mobility-impaired persons. A visitable home provides less accessibility than an accessible home, and is meant to be those units not required to be accessible.”

The DPD lacks guidelines regarding visitability/accessibility that go beyond what is required by the basic “handicapped accessibility” laws for CDBG and HOME funded residential development of more than four units. This guideline would affect new construction of private residential developments and rehabs of 4 or fewer units.

Actions Published in the FY 2002-03 Annual Action Plan to address this Impediment:

Identify specific steps that the jurisdiction should take to promote the concept of visitability.

- Incorporated the concept of visitability in a homeownership or rental projects.
- Incorporated the concept of visitability into rehabilitation projects, which has resulted in visitable units throughout the project.
- It is recommended that the DPD create written visitability guidelines for new construction and rehab projects where HOME and CDBG funds exceed \$20,000 per unit.

Actual accomplishments for FY 2002-03 to address this impediment:

No action has been taken on this impediment due to lack of resources available.

Recommendation #2: Lack of flexible LRTA public transportation hours

The LRTA buses operate only to 6pm thus restricting car less resident’s access to public transportation to second and third shift jobs, many of which are held by minorities. In addition, there are no translation services offered through the customer service line of the LRTA.

Actions Published in the FY 2002-03 Annual Action Plan to address this Impediment:

A transportation usage study should be undertaken to identify evening usage by employees of large companies and their mode of transportation to and from work. If the study shows that a disproportionate number of employees rely on taxis or walk to get back and forth from jobs late at night, a strategy to extend transportation access should be integrated into the City of Lowell’s Comprehensive Long Range Plan. The

LRTA should hire bilingual customer service staff as many of their constituents would benefit from this service.

Actual accomplishments for FY 2002-03 to address this impediment:

The City of Lowell 2003 Comprehensive Plan recommends that LRTA expand the hours of nightly operations in conjunction with MBTA commuter rail arrivals/departures, special event, and other locations of evening activities. (Section 10.1.3)

Recommendation #3: Monitor the LHA Senior Designation Plan

The Allocation Plan for the Designation of elderly and disabled units owned by the LHA is being identified as an area of concern. The fair housing concerns include the impact on housing options at LHA sites and the availability of units for disabled populations. The May 2001 Draft Allocation Plan is summarized in the table below:

Table XXI Summary of May 2001 Draft of LHA Senior Designation Plan

Current Use	Designation Plan		
Units Available Before Designation Plan	Elderly Set Aside Units (75%)	Mixed Units (25%)	Wheelchair Units
818	588	199	31
Preference	Preference	Preference	Preference
Elderly >62)	Elderly >62	Elderly >62	Disabled-any age
Disabled <62)	Near Elderly (>50)	Disabled <62)	
	Young Disabled (<50)		

In the current version of the LHA Designation plan, 102 new Section 8 (S8) rental vouchers will be set aside to replace the LHA units that will be lost to the disabled population when the seniors are occupying 75% of the units. However, if the waiting list preferences remain the same as shown above, the percentage of elderly or near elderly can continue to increase with a further loss of units for the disabled. There is no provision in the plan to replace disabled units beyond the 102 based on a 75% elderly population. As a result of this action there could be a loss of housing options available to the disabled and a clear impediment to fair housing choice would exist.

Five Year Action/Goals to be taken to address this Recommendation:

The LHA has received approval from HUD for the Allocation Plan of the Designation of elderly and disabled units. In September 2002 LHA will advertise the plan, and at the time assess the number of elderly and disabled resident units. The City will use the elderly and disabled count at this point in time as the benchmark for evaluating possible impediments in the future. The City requests that LHA provide an annual status report on the tenant demographics of the five developments defined in the designation plan. If and when the disabled are occupying less than 199 units (25%) and LHA has not adjusted the preference for the 199 mixed units to correct the imbalance, the City will identify LHA designation plan as an Impediment to Fair Housing choice in its AI and Annual Action Plan.

Actual accomplishments for FY 2002-03 to address this Recommendation:

The Lowell Housing Authority (LHA) implemented the Allocation Plan for Designated Housing in May 2003. HUD approved the plan on December 7, 2001, which included 4 of the 5 developments targeted in the original plan. These developments include Dewey Archambault Tower, Faulkner Street, Father Norton Manor and Francis Gatehouse. Bishop Markham was not approved under this plan. (See Appendix C for a copy of the letter addressed to LHA from U.S. Dept. of HUD.)

In July 2002, LHA applied through a special funding NOFA for 90 Section 8 Vouchers to support the Allocation Plan for Designated Housing. In November 2003, LHA was advised that their application would not be funded. As a result, LHA requested HUD to approve a set-aside of 45 Section 8 Vouchers from their existing allocation to be utilized for implementation of the plan with the understanding that they would apply for 90 vouchers once the special funding was available. HUD agreed to this, however, it was required that up to 90 vouchers in total be set aside through voucher re-capture and terminations.

In May 2003, LHA began the process of notifying current residents of the four developments who are 49 years of age or younger of the availability of Section 8 Vouchers. Informational meetings were conducted at each site and letters were sent to each eligible resident announcing the implementation of the plan. To date, 12 individuals have moved from the developments to privately subsidized units within the community. The remaining vouchers are available to be offered to any disabled individual that may be skipped over on the Public Housing Waiting List.

5.1.3 Affordable Housing

The City is using Table XXI to evaluate its progress in meeting its specific objectives of providing affordable housing, including the number of extremely low-income, low-income, and moderate-income renter and owner households assisted during the reporting period and the number of households assisted with housing that meets the Section 215 definition of affordable housing for rental and homeownership. This summary of progress includes a comparison of actual accomplishments with proposed goals for the reporting period.

Table XXII – Affordable Housing Goals by Household type and income category

			AFFORDABLE HOUSING STRATEGIES -ACCOMPLISHMENTS FOR FY2002-03													
Household Type/Income Category	Priority	ACRE Plan	Julian Steele Private & LHA	Julian Steele State	Julian Steele City	JAM Plan	HOME FTH	HOME HMWKS	City Rehab	Lead Abatement	Sirk Building Rehab	Other Rehab Projects	5-Year Goal	Annual Goal for 2002-03	Accomp. For 2002-03	
RENTER																
Small Related																
0 - 30% of MFI	HIGH												55	11	0	
31 - 50% of MFI	HIGH									4	6		15	3	10	
51% - 80% of MFI	HIGH									5	6		120	24	11	
Large Related																
0 - 30% of MFI	HIGH												110	22	0	
31 - 50% of MFI	HIGH												84	17	0	
51 - 80% of MFI	HIGH												142	28	0	
Elderly																
0 - 30% of MFI	HIGH												0	0	0	
31 - 50% of MFI	HIGH												0	0	0	
51% - 80% of MFI	HIGH												0	0	0	
All Other																
0 - 30% of MFI	HIGH												0	0	0	
31 - 50% of MFI	HIGH												13	3	0	
51% - 80% of MFI	HIGH												33	7	0	
OWNER																
0 - 30% of MFI	HIGH						1		2				40	8	3	
31 - 50% of MFI	HIGH						12		4	4			192	38	20	
51% - 80% of MFI	HIGH						39			3			680	136	42	
	TOTALS		0	0	0	0	0	52	0	6	16	12	10	1484	297	86

Table XXI is a variation of the HUD Table II – Housing Needs Categories that the City included as a five-year budget/goals table on page 4-11 of the FY2000-05 Five year Strategic Plan. This table demonstrates how the City proposes to achieve the five-year housing goals for each household type and income category. The Annual Goal has been established as 1/5 of the 5 Year Goal. During FY 2002-03 74 housing units were added to the affordability market. Many others were begun but were not completed during the fiscal year. Realistically, several of the key strategies such as the ACRE plan, JAM plan, and expiring use projects can take several years to develop and will increase the accomplishments dramatically over the next few years. The City also wants to emphasize that households assisted do not mean that the units will be affordable for a long-term period of 15 to 30 years.

5.1.4 Continuum of Care

The goals of Lowell's Continuum of Care as outlined in the City's Five-Year Consolidated Plan was: "to improve the delivery of homeless services provided by all of Lowell's Continuum of Care providers. Thus the City of Lowell included "homelessness" as one of its five priority needs. This goal was to be achieved by upgrading the level of services and quality of existing homeless facilities and supportive services; and partner with Lowell Housing Authority to provide supportive services and housing opportunities for low-income persons.

In a sense this goal is still a function of the Continuum of Care. However, the emphasis of the Continuum has shifted from providing homeless services to ending homelessness in the next decade through the development of a more accurate data collection system and planning process that focuses on the outcome of ending homelessness. The mission will be to coordinate resources available through the City's workforce, economic development, education and human services infrastructure to plan and implement programs that act as preventative measures aimed at combating homelessness.

The Continuum of Care for the City of Lowell is composed of shelter and service providers, the local housing authority, housing advocates, local, state and federal representatives, health care professionals, as well as many others who care for the homeless of all ages. The City of Lowell Division of Planning and Development (DPD) is the lead entity of the Continuum of Care. The Hunger/Homeless Commission (legislated by the Commonwealth of Massachusetts) works with DPD to coordinate Lowell's Continuum of Care programs.

The structure of the Continuum of Care is reflected in its goals.

- New Permanent Supportive Housing Subcommittee - To develop new permanent supportive housing for homeless individuals and families.
- Building Community Partnerships Subcommittee - To develop new partnerships with local government, businesses, and educational institutions to create employment and training opportunities for homeless individuals.
- Homeless Management Information System Subcommittee (HMIS) - To act as a liaison and implement and maintain the "Service Point" information and referral system.
- Hunger/Homeless Advocacy and Education Subcommittee (HHAEE) – To direct a comprehensive local response to the needs of the homeless and hungry.

The table below lists organizations that provide services to prevent homelessness, including emergency shelters, transitional living, permanent housing programs, and support services.

Table XXIII Continuum of Care Provider Services

Providers	Homeless Prevention	Emergency Shelters	Transitional Living	Permanent Housing	Support Services
Acre Family Day Care Corp.					Job training & Education
Alternative House	Tenant Based Rental Subsidies	Battered Women shelter	Family housing		
Caleb Foundation & MA Housing Partnership				Affordable housing	
Catholic Charities	Food Pantry serving 25,000 families				Cambodian Family Outreach
					Julie House-advocacy
Community Teamwork, Inc	Fuel Assistance				JobLink
	Home Modification for Disabled				Outreach
	Housing Assistance program				Case management
	Food Stamps program				Adult basic education
	Rental Assistance			YouthBuild Program	Job training & Education
					Lowell Small Bus. Assist. Ctr.
Coalition for a Better Acre	Acre Food for Acre Residents (AFAR)			Affordable housing	
City of Lowell Office of Veterans Affairs					Outreach
City of Lowell Streetworker Program					Outreach At Risk Youth
Council on Aging					Elderly services
Citizens Energy Corporation	Heating oil				
Dept. of Veterans Affairs			Crescent House		Outreach
Elderly Services of the Merrimack Valley, Inc.					
Greater Lowell AIDS Consortium					Outreach HIV/AIDS
Goodwill Industries					Job training
Habitat for Humanity of Greater Lowell				Affordable housing	
House of Hope		Family Shelter		Permanent housing	
Lowell Community Health Center					Outreach
Lowell House Inc.		Co-ed Halfway house			Outreach HIV/AIDS; life mgmt skills
Lowell Housing Authority	Section 8 vouchers			Sec 8 for mortgages	Outreach services
Lowell Transitional Living Ctr.	Repayee Prog.		Men & Women	Individual supportive housing	Outreach services
	Meals to individuals & families				Case management
M/A Com Food Share	Food				
MA Dept. of Mental Health					Advocacy services
Mass. Housing Partnership (MHP)				Varrious locations	
Merrimack Valey Catholic Charities	Food				Grandparents as parents
Merrimack Valey Legal Services	Food programs, soup kitchens,etc				
Merrimack Valey Food Bank					Legal assistance
Middlesex North/Pathfinder	Meals for mentally ill	Mentally ill	Save Haven		
Middlesex Community College					Youth/School-to-work program
					Building Community Partnerships
Mental Health Assoc. of Greater Lowell					
Rape Crisis Center					Advocacy services
Spindle City Corps					Youth programs
Suitability					Clothing for working poor women
United Teen Equality Ctr. (UTEC)					Youth programs
YWCA					After school programs/HIV/AIDS
Visiting Nurse Association of Greater Lowell Inc.					Home health care & homeless
University of Mass at Lowell					Center for Family, Work & Community

5.1.5 Coordination of Resources

The Coordination of resources is discussed within the narratives for the five Consolidated Plan priorities in the “Evaluation of FY 2002-03 Program Accomplishments” section of this document.

5.1.6 Other Actions

The following headings are narratives describing other actions indicated in the strategic or action plans.

- **Addressing Obstacles to Meeting Underserved Needs**

The City of Lowell will continue to support non-profit agencies, the local housing authority, homeless providers and special needs groups in their goal to meet the underserved persons of the community. The City will also continue to communicate with these groups as their needs change or the demand dramatically increases over the next year. The City will provide technical assistance to providers in the pursuit of federal, state, and other funding sources.

- **Foster and Maintain Affordable Housing**

The actions taken by the City to foster and maintain affordable housing are described in detail in the narratives and Table IX that accompany Priority #1 –*Affordable Housing Expenditures*.

- **Eliminate Barriers to Affordable Housing**

As reported in the Housing needs assessment of the 2000 five-year strategic plan, the City of Lowell has not identified any local “public” policy barriers to affordable housing. The primary barrier to both renter and owner affordable housing is cost. The City has given a HIGH priority to homeownership and upgrading the quality and quantity of owner/rental units. The primary initiatives that the City will use to achieve these goals are the City’s First Time Homebuyer, Rehab and Neighborhood Revitalization Strategies.

- **Overcome Gaps in Institutional Structures**

The central responsibility for the administration of the Consolidated Plan is assigned to the Division of Planning and Development. Public and assisted housing providers and private and governmental health, mental health and service agencies are also participants in the network to implement the City’s Consolidated Plan. The City has a well-developed Continuum of Care organization with a full-time City staff member assigned. In addition, the City Charter has a City-chartered “Hunger Homeless Commission” that is composed of homeless shelter and service providers for Lowell’s special needs populations. Through the City’s Division of Neighborhood Services (DNS), the City will continue to work with neighborhood groups to better serve, coordinate and address neighborhood concerns and problems. The DNS implements the CDBG funded Neighborhood Partnerships Program to encourage and undertake physical projects in neighborhoods that require matching funding or human resources to implement.

- **Evaluation and reduction of lead based paint hazards**

The five-year goals for the City’s Lead Abatement Program are outlined in Table VIII, *Performance Measurements of Consolidated Plan Strategies*. The Lead Abatement program is also included in the “self evaluation” comments for *Priority #1- Affordable Housing*

Expenditures along with the location of lead abatement projects shown on Map 4-1, found in the section discussing Priority #1.

- **Enhance coordination between public and private housing and social service agencies**
Public and assisted housing providers and private and governmental health, mental health, and service agencies are participants in the network described in this document. They are also the organizations with which the City worked to develop the Annual Action Plan, and they are expected to continue active participation in the upcoming years. The City has a well development Continuum of Care organization with a full-time City staff member assigned. In addition, the City Charter has a “Hunger Homeless Commission” that is composed of homeless shelter and service providers.

The City will also continue to work with neighborhood groups to address their critical issues. Through the Division of Neighborhood Services (DNS), the City will better serve, coordinate, and address neighborhood concerns and problems. DNS staff supports the City’s outreach efforts for neighborhood participation by attending neighborhood meetings, disseminating information on city programs, coordinating meetings between City staff and neighborhood leaders, and assisting with the implementation of neighborhood improvement projects. Additionally, the CDBG funded Neighborhood Partnership Program is a tool for the development and implementation of neighborhood based physical improvement projects that assists the DNS and neighborhood organizations in improving neighborhood quality of life.

- **Ensure Compliance with Program & Comprehensive Reporting Requirements**
The City has two staff persons that assist with the Consolidated Planning project’s oversight and compliance.
- **Reducing the Number of persons living below the poverty level**
The City continues to work with the City-chartered “Hunger Homeless Commission” to provide temporary housing assistance. The City also annually provides assistance to regional food bank organizations. The City annually subsidizes programs for fuel assistance, energy efficiency, and emergency rehab for elderly homeowners.

5.1.7 Leveraging Resources

Each of the five basic priorities in the “Evaluation of FY 2002-03 Program Accomplishments” section of this document includes a discussion of leveraging of resources.

5.1.8 Self Evaluation

A self-evaluation for each of the five priority needs is included in the “Evaluation of FY 2002-03 Program Accomplishments” section of this document.

5.2 CDBG Program requirements

5.2.1 Assess use of CDBG funds to address Needs, Goals, and Objectives

This assessment is covered in Table V and Chart I of the Assessment of Programs toward Five-Year Goals. Table V *Spending by Consolidated Plan Priority – CDBG Only* compares expenditures to proposed five-year budget.

5.2.2 Changes in Consolidated Plan Program Objectives

The five priorities established in the 2000 Consolidated Plan are still the basis for the allocation of HUD funds. Our 2000 Strategic plan is a five-year plan that will remain in effect up to and including fiscal year 2004-05. No changes have been made to the priorities or goals.

5.2.3 Consistency of Activities carried out to support Consolidated Plan

- See Table V *Spending by Consolidated Plan Priority – CDBG Only* and Chart I – *CDBG Spending in FY 2002-03 by Priority Need*.
- Certifications of Consistency were filed with the Annual Action Plan.
- The City of Lowell did not hinder Consolidated Plan implementation by action or willful inaction.

5.2.4 In Compliance with CDBG National Objectives

The five priority needs established in the 2000 Consolidated Plan, which are used as the basis for the allocation of HUD funds, are derived from the three national objectives of the CDBG program.

CDBG National Objectives	City of Lowell: Priority Needs
Provide decent, safe and sanitary housing	<ul style="list-style-type: none">• Affordable Housing• Homeless Services
Provide a suitable living environment	<ul style="list-style-type: none">• Neighborhood Stabilization• Youth, Elderly and Special Needs Populations
Expand economic opportunities	<ul style="list-style-type: none">• Economic Development

5.2.5 Displacement resulting from CDBG activities

The City of Lowell has two major revitalization projects – ACRE and JAM Plan. Relocation plans are available upon request.

The Acre Urban Revitalization and Development Plan implementation has resulted in the successful relocation of several persons and businesses. The success of these relocations, the attention to the needs of the displacees, and the timely dissemination of information was largely due to the efforts of the City of Lowell's relocation consultant, Peter W. Sleeper and Associates. Mr. Sleeper has worked diligently to ensure that the needs of displacees have been met. The City's record of settling all of the Acre relocations without litigation speaks to the success of the relocation plan.

The Jackson/Appleton/Middlesex (JAM) Urban Revitalization and Development Plan also has a relocation consultant, WD Schock Company, under contract. The Regional Vice President, Steven Mollica that has been working with the City, was formerly the Relocation Program Coordinator for the

Commonwealth of Massachusetts Department of Housing and Community Development (DHCD). Mr. Mollica has successfully facilitated the only relocation undertaken in the JAM area.

5.2.6 Limited Clientele Narrative

Projects that are recipients of CDBG funds are required to demonstrate that their activities are serving a limited clientele. Programs that offer services for the homeless or victims of domestic abuse are presumed to benefit persons of low and moderate incomes, as are programs located in census tracts with a percentage of low to moderate income households greater than 51%. In addition, programs are required to keep records on file to show that they are serving qualified beneficiaries.

According to the 2000 Census, 57.8% of the City of Lowell's total population qualifies as low to moderate income, and as a result, the entire community is eligible for CDBG funded projects with priority given to individual census tracts that have a percentage of low to moderate income households greater than 51%.

5.2.7 Program Income generated by Revolving Loan Funds

The City of Lowell does not utilize revolving loan funds. See Table IV – *FY 2002-03 Federal CDBG, HOME and ESG Resources and Expenditures*.

5.2.8 CDBG Rehabilitation Projects

Two housing rehab projects were completed during FY 2002-03 using CDBG funds. Repairs were made to sewer line, roofing, lighting, foundation, and emergency boiler repair. Gutter and roof repairs were made to another house under the Emergency Rehab program.

5.2.9 Neighborhood Revitalization Strategies – Progress against benchmarks

The City of Lowell was designated as an Entitlement Community (EC) in 1995. The latest EC report for 2002-03 is included as Attachment #3.

5.3 HOME Program requirements

5.3.1 Distribution of HOME funds according to Consolidated Plan Housing Needs

HOME funds were distributed to the following programs:

- HOMEWORK
- First Time Home Buyers Program
- Acre Urban Revitalization Plan
- Rental Assistance Program
- Sirk Building
- Habitat for Humanity of Greater Lowell
- Middlesex Shelter Rehab
- Acre Revitalization Project
- Residents First Development Corporation
- Emergency Rehab
- Princeton Village

The City of Lowell received \$1,555,000 in HOME funds. The above projects expended \$1,374,984 of HOME funds in the FY 2002-03, including \$582,317 of prior year funds. Of that amount, \$418,069 was spent on the First Time Homebuyer programs in FY 2002-03 and \$37,407 from FY 2001-02 (including down payment assistance, education and training). Two HOMEWORK program and will continue into the next fiscal year. Upon completion, the houses will be sold through the First Time Home Buyers program. No HOME funds were allocated to the Lead Abatement program. The housing expenditures, goals, and accomplishments are discussed in the narratives for Priority #1.

5.3.2 Match Contributions from Private and non-Federal sources (HUD Report-40107-A)

The Lowell Housing Authority received a total of \$731,270 from the Massachusetts Department of Housing and Community Development and the Department of Mental Health, which is eligible toward the HOME match liability (See Attachment B).

5.3.3 Minority Business Enterprises and Women's Business Enterprises (HUD-Form 40107)

The City of Lowell's Division of Planning and Development (DPD) is in the process of completing Form 40107, which will be submitted to HUD upon completion.

5.3.4 Affirmative Marketing Actions and outreach to minority and women owned businesses

The Division of Planning and Development (DPD) has continued to further affirmative marketing actions and reach out to minority-owned and women-owned businesses. Both the Housing Rehabilitation and Lead Abatement Departments have lists of qualified construction contractors and lead-abatement contractors. These lists are updated on a routine basis, which involves advertising in both English and Hispanic local newspapers. Out of the 15 contracts that were awarded during the reporting period, eight were awarded to minority-owned business totaling \$284,500 and two contracts

was awarded to a women-owned business totaling \$55,320. The eight contracts were awarded to three minority businesses – two Asian and one Hispanic.

5.3.5 On-site inspections of affordable rental housing assisted with HOME funds

Results of on-site inspections of assisted rental housing to determine compliance with housing codes and other applicable regulations.

In accordance with HOME regulations 92.203, 92.252 and 92.254, the City has reviewed all HOME Rehab projects that are subject to annual tenant income verification standards. According to our HOME Master list, there are 10 property owners with a total of 83 rental units who are required to verify income verification of their tenants. The results of those income verifications are available at the Division of Planning and Development.

5.4 ESG Program requirements

5.4.1 Addressing homeless and homeless prevention goals

Reference Attachment #2 – Continuum of Care Narrative

5.4.2 ESG Match requirements

The following table lists ESG recipients for this fiscal year, the amount they were awarded in ESG funds and the matching funds supplied by each grant recipient:

Recipient	Award	Matching funds
Alternative House	\$25,000	\$330,833
House of Hope, Inc.	\$20,000	\$835,000
Community Teamwork, Inc. (CTI)	\$15,000	\$665,142
Lowell Transitional Living Center	\$35,000	\$36,500
Total	\$95,000	\$1,867,475

6.0 HUD IDIS Reports

6.1 Consolidated Plan Reports

The HUD IDIS financial system provides the City with the four reports described below that give accomplishments and funding for all projects proposed in each Annual Plan. The City has downloaded, formatted and included the following reports as a separate, accompanying attachment to this report for public review at the Lowell City Clerk office, the public library and the Division of Planning and Development Office. Copies of the IDIS reports and this document are available upon request from the Lowell Division of Planning and Development, JFK building - 50 Arcand Drive, Lowell, MA 01852

6.1.1 Summary of Accomplishments Report (C04PR23)

This report presents data on CDBG/HOME activity counts and disbursement by priority need categories described in Attachment #3 of this report. It also contains data on CDBG accomplishments by various units of measure and housing units by racial/ethnic categories and HOME housing units by various income groups.

6.1.2 Consolidated Annual Performance and Evaluation Report (C04PR06)

This report provides detailed information about activities at the project level. The report summarizes budgets, expenditures, and balances for all activities for each project. It also gives totals for the accomplishment data that is entered for each activity. It provides a sum of the proposed and actual units by each accomplishment type.

6.1.3 IDIS Summary of Activities Report (C04PR03)

This report lists each CDBG activity that was open during a program year. For each activity the report shows the status, accomplishments, program year narrative and program year expenditures. For each activity, the report also shows the activity code, regulation citation, and characteristics of the beneficiaries.

6.1.4 IDIS CDBG Housing Activities (C04PR10)

The Rehabilitation Activities report (C04PR10), lists each rehabilitation activity along with amount expended, completed low mod units and occupied low mod units.

6.1.5 IDIS List of Activities Report (C04PR02)

This report lists – by project, activity, and program sequence – the amount authorized for draw, amount drawn and the difference.

6.1.6 ESG Financial Summary Report (C04PR12)

The ESG Financial Summary Report (C04PR12) shows the total grant award and the committed and disbursed amounts for each project/activity during the program year.

6.1.7 ESG Program for Grantee Statistics (C04PR19)

The ESG Program for Grantee Statistics provides details on the characteristics of beneficiaries and services for each ESG project/activity.

6.1.8 ESG Activity Summary Report (C04PR20)

The ESG Activity Summary report (C04PR20) provides the amounts that are committed and disbursed by type of ESG expenditure.

6.1.9 Statement of HOME Activities (C04PR22)

The Status of HOME Activities (C04PR22) present the current status of all HOME activities, listing activating that are currently open and funded or that have been closed out within the past 12 months. For each activity, the report shows the location, number of units, funds committed and disbursed and activity status.

6.1.10 Statement of CHDO Funds (C04PR25)

For each fiscal year, the Status for CHDO funds (C04PR25) shows the funds reserved, committed and disbursed for each CHDO.

6.1.11 Status of HOME Grants (C04PR27)

The Status of HOME grants (C04PR27) provides a summary of HOME funding by fiscal year. Containing the key programmatic indicators, this funding report shows the status of commitments, disbursements, administrative funds, CHDO operating funds, all CHDO funds, CHDO loan/capacity building, other entities and program income.

6.1.12 HOME Matching Liability Report (C04PR33)

The HOME Match Report (C04PR33) shows the required HOME match percentage, funds disbursed and required match for a given fiscal year.

6.1.13 Financial Summary Report (Financial Summary Form 4949-3)

This report shows the obligations, expenditures that the grantee has made for a specified program year. The expenditures are summarized to determine the relevant indicators for low and moderate-income, planning/administration, public service activities, and economic development. This report contains program year information on statutory requirements regarding overall percentage for low- and moderate-income benefit.

HUD encourages the IDIS reports to be used as the basis of the CAPER financial analysis. However, in our prudent attempt to analyze the accomplishment and financial data for the City's projects funded with CDBG, HOME and ESG, we have concluded that the IDIS reports do not present a completely accurate picture for a number of reasons.

- **City books do not close on June 30.**

Although the fiscal year for the City of Lowell and HUD is the same, July 1 to June 30, the City does not close its books for several months after June 30. Vendors are allowed a grace period to submit end of the fiscal year invoices by July 31. If the cut off for expenditures was June 30, invoices for the month of June would not be counted in the fiscal year.

- **Uncertainty of cut off date.**

When comparing several of HUD reports, the data was inconsistent with City data due to the cut off date as well as the priority needs established by each. It is unclear as to the cut off date HUD uses for its reports. In reviewing several HUD reports the cut off date appears to be June 30, while others were not.

- **Type of accomplishment data.**

The selection of accomplishment data is another area that does not often agree with the City. Selecting number of people served for street and sidewalk repair does not provide an effective picture of the activity. Nor is “people” the best choice when determining accomplishment data for code enforcement. The number of structures inspected would be a more accurate form of data to examine in determining the code inspectors’ level work. Some of the City’s priority needs do not match the HUD matrix codes. For example, HUD categorizes demolition of structures as a housing activity while Lowell has placed it in Neighborhood Stabilization. Homelessness is another of the City’s priority needs that HUD categorizes as a Public Service.

In conclusion, we have not solely relied on IDIS to prepare the CAPER. Instead, we have used a combination of data to provide a clear and accurate analysis of the use of federal funds for programs in Lowell.

7.0 Public Participation

7.1 Summary of Citizen Comments

The availability of the CAPER for FY 2002-03 was advertised in the Lowell SUN newspaper on Tuesday, September 9th. The 15-day comment period started on Thursday, September 11 and ended on Friday, September 26, 2003. The City did not receive any public comments during this period.

This final version of the CAPER differs from the Draft by the deletion of Attachment 4A – 4D, IDIS Reports for Citizen Review, and the addition of text to the “Actions taken to Affirmatively Further Fair Housing” section of this document.

8.0 FY 2002-03 Annual Action Plan Amendments

Several amendments were made to the FY 2002-03 Annual Action Plan. Table XXIII provides a list of all projects that incurred funding changes. The Annual Action Plan Award column shows the amount each project was awarded as reported in the FY 2002-03 Annual Action Plan. The Funded column is the amount that has been reported in IDIS for each project. The Difference indicates the increase or decrease in funds from the Awarded amount. The Comment column provides an explanation for the difference.

Table XXIV FY 2002-03 Annual Action Plan Amendments

IDIS Proj. ID	Organization	Fund	Annual Action Plan Award	Amended Budget	Difference between Awarded & Amended Budget	Comments
2002-0005	City of Lowell DPD - First Time Homebuyer Program	HOME	\$329,200.00	479,200.00	\$150,000.00	Due to unanticipated demand, additional available funds of \$150,000 were added.
2002-0007	City of Lowell DPD - Lead Abatement Program	CDBG	\$300,000.00	400,000.00	\$100,000.00	Due to unanticipated demand, additional available funds of \$100,000 were added.
2002-0012	City of Lowell DPD - Emergency Housing Repair Program	HOME				Activity cancelled & reopened as CDBG 2002-0086.
2002-0013	City of Lowell DPD - Homework Program	HOME	\$135,000.00	250,000.00	\$115,000.00	Homework Program was increased to \$250,000 with available funds.
2002-0014	City of Lowell DPD - Housing Rehab - HOME	HOME	\$100,000.00	0.00	-\$100,000.00	HOME Rehab funds were cancelled due to lead paint issues that must be addressed before rehab can occur. Funds were recaptured.
2002-0016	City of Lowell DPD Econ. Dev. - Downtown Venture Fund Retail/Restaurant Loan Pool	CDBG	\$0.00	168,120.00	\$168,120.00	Econ. Dev. Downtown Venture Fund - money carried forward from FY 2001.
2002-0033	City of Lowell DPD - Acre Urban Revitalization & Development Plan- Roadway	HOME	\$80,000.00	185,605.00	\$105,605.00	To complete project, additional available funds were added.
2002-0034	City of Lowell DPD - Acre Urban Revitalization & Development Plan	HOME	\$475,000.00	0.00	-\$475,000.00	Funds were distributed to CHDO projects.
2002-0038	City of Lowell DPD Econ. Dev. - Techn. Assist.	CDBG	\$50,000.00	0.00	-\$50,000.00	Activity was cancelled. Funds were reallocated to Community Teamwork - Small Bus. Assist. Ctr. to manage the Technical Assistance program (2002-0052).
2002-0040	City of Lowell DPD - JAM Plan (Jackson/Appleton/Middlesex)	CDBG	\$250,000.00	303,113.00	\$53,113.00	Prior year funds were carried forward.
2002-0041	City of Lowell DPD - Moulton Sq.- Monsignor Keenan Playground Improvements	CDBG	\$40,000.00	127,500.00	\$87,500.00	\$45,000 was reallocated from South Common. An additional \$42,500 was added to expand the scope of project.
2002-0046	City of Lowell Parks & Recreation Department - South Common	CDBG	\$90,000.00	0.00	-\$90,000.00	Activity cancelled; funds reallocated to Monsignor Keenan and Albert Cote Field.

2002-0052	Community Teamwork Inc. - Small Bus. Assist. Ctr.	CDBG	\$80,000.00	130,000.00	\$50,000.00	Funds were transferred from Econ. Devel. Techn. Assistant (2002-0038).
2002-0057	Habitat for Humanity of Greater Lowell, Inc. - Affordable Housing	HOME	\$100,000.00	101,000.00	\$1,000.00	Project Delivery of \$1,000 was added.
2002-0085	City of Lowell Parks & Recreation Department - Albert Cote Field	CDBG	\$0.00	45,000.00	\$45,000.00	New activity. Funds were reallocated from South Common.
2002-0086	City of Lowell DPD - Emergency Housing Repair	CDBG	\$30,000.00	30,000.00	\$0.00	Funds transferred from HOME to CDBG
2002-0087	Optional Relocation Assistance Program	CDBG	\$0.00	20,000.00	\$20,000.00	New activity. Funds were to be used to relocate households in emergencies.
2002-0088	ADA Improvements - Brady School	CDBG	\$0.00	50,000.00	\$50,000.00	New activity. Health Dept. moved into this building that required ADA improvements.
2002-0089	Acre Youth Organization	CDBG	\$0.00	2,000.00	\$2,000.00	New activity. Funds were used for operation of sport.
2002-0053	Community Teamwork Inc. - Youth Build	CDBG	\$44,400.00	44,400.00	\$0.00	Activity cancelled.

Appendix

A. Financial Summary Form 4949-3

B. HOME Match Requirement Form 40107-A

C. HOME Program, Annual Performance Report (HUD-40107)

Lowell Housing Authority

DIVISION OF PUBLIC AND LEASED HOUSING PROGRAMS
285 SALEM STREET, P.O. BOX 60, LOWELL, MA 01853-0060



(978) 937-3500
Fax: (978) 453-6432
www.lhma.org
TDD: 1-800-545-1833 Ext. 178

Gary K. Wallace
Executive Director

Mark A. Paton
Chairman
Connie M. Achin
Vice Chairperson
Walter J. Flynn, Jr.
James A. Hall
Robert J. McMahon
Commissioners

September 23, 2003

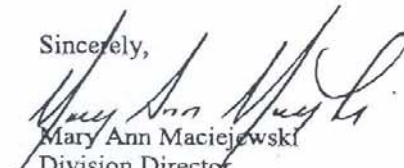
Ms. Heddi Nieuwsma
Community Development Assistant
City of Lowell
Division of Planning & Development
50 Arcand Drive
Lowell, MA 01852

Dear Ms. Nieuwsma:

Please be advised that during the past year, a total of \$731,270 was expended through the Massachusetts Rental Voucher Program for tenant based and project based rental assistance. This amount includes \$31,117, which was special funding targeted for the Department of Mental Health.

Should you have any questions regarding this information, please contact me at (978) 937-3500, extension 146.

Sincerely,


Mary Ann Maciejewski
Division Director
Leased Housing Programs

"A STRONG COMMITMENT TO RESIDENT INITIATIVES"



D. Lowell EZ/EC Progress Report for 2002-2003

2002 - 2003

**Lowell, Massachusetts
Enterprise Community**

Annual Report

for

The Department of Housing and Urban Development

and

The Department of Health and Human Services

July 15, 2003

Submitted by:

Kathleen M. Muldoon
Project Manager

Executive Summary

Strategic Vision for Change

“When I came to the U.S. my main problems was language and adjustment. After I come to study in St. Julie Asian Center, I felt lot better about myself...I think that it will be okay if I keep on trying. I still have long way to go...this center helps to improve English and I like to get along with people... I am grateful for what St. Julie has done for me.”

Theary Choup, 2nd year student at the Center.

The EC Board of Directors has voted to award funds to the St. Julie Asian Center for the last six years because of the services it offers and the hope and success it brings to so many Asian lives.

The Enterprise Community invested in a vision for change in 1994. That investment has proved itself successful over and over again, and has positively affected thousands of lives. Theary Choup's story can be replicated across the City, in spite of adverse economic times and national and global concerns that trickle down to the smallest town. The EC story continues to be told, and it will be important to our residents far beyond its ten-year life.

Community Based Partnerships

Cutbacks in both the State and the Federal funding severely impacted Lowell's residents, schools, businesses and not-for-profit organizations this year. Despite that, we continue to operate, assist and produce. This is due in large part to the Partnership Precept begun in this City at the time of the drafting of the Enterprise Community proposal. In order to put together a truly realistic and EC comprehensive plan, participation by all of the above was critical. Since that time, in 1994, partnership has been the foundation for everything that is happening in our city.

A recent example of the success of partnership development and participation is the following. Healthy Summer began in 1996 as a joint effort of Lowell's Hunger/Homeless Commission, the EC, and the Youth Committee to coordinate the resources of the various youth activities and food providers. This way, they could maximize the provision of services to the number of children in Lowell who are at risk for hunger during the summer months, and it also provided a low-cost summer camp experience for these children. Healthy Summer is now a partnership of over 17 youth service providers and 4 food service providers at approximately 50 sites across the city. Each agency conducts its own fundraising for its summer programming and each group volunteers time to help reach as many children as possible.

One of the major partners in this effort was the City of Lowell through its schools and the Parks and Recreation Department, which provided access to the City swimming pools. This year, however, budget constraints resulted in the loss of the parks programs and the pools. Healthy Summer's future hung in the balance – until the City Council held a meeting with its Youth Services Subcommittee. The hall was packed – with kids, parents, funders, youth providers, City representatives, clergy, etc. One hour later there was a plan. The partners refused to allow this program to die. It took the residents, the business

community and the City to determine a way to make it happen. First at bat were the non-profits, including the churches. What they couldn't give in money, they gave in time. The Enterprise Board of Directors approved an award of \$2,000 for this effort, which benefits so many of the programs that the EC seeded and assisted. To date, this \$2,000 has been leveraged to raise nearly \$20,000 of the \$50,000 needed to open two City pools and the Healthy Summer Activities and Nutrition Program. Out of this particular partnership will be camp counselor and lifeguard jobs for our older teens, vacation activities including swimming, and nutritious lunches for over 3,000 children.

A second demonstration of the success of public/private partnership took place in May of this year. One of the EC's grantees, the United Teen Equality Center (UTEC) had applied for a Robert Johnson Wood Foundation grant, along with more than 300 other non-profits. UTEC made the final cuts and was one of the organizations selected for a site visit. UTEC's Executive Director contacted all of its partners, including the EC as a funder, to participate in the interview process. Thirty organizations responded and attended! The Site Visit Committee told us they had never seen such a positive, and nearly overwhelming, demonstration of actively supportive partners. Because the Foundation, like the EC, is always concerned about the sustainability of an agency and its programs, this proof of partnership played a very large role in their review process. UTEC was one of only 13 grant awardees, and pending final, formal notification, will receive \$400,000 over a four-year period.

The Enterprise Community Project Manager works with a number of non-profit organizations throughout the city, including:

- The Hunger/Homeless Commission
- The Greater Lowell Interfaith Leadership Alliance
- The University of Mass/Lowell Center for Work, Family & Community
- The local Workforce Investment Board
- The One Family Campaign (Statewide Initiative to End Homelessness)
- The Center City Committee
- Lowell Minority Outreach Committee

Economic Opportunity

In April of this year, the EC Board of Directors held a Press Conference to announce the 2003-2004 grant awards. Keynote speakers for this year's event included Congressman Marty Meehan who has always championed the Enterprise Community and who was instrumental in Lowell's receiving the designations of both EC and RC. The Mayor of the City and the City Manager also participated in recognizing the EC's value to the city of Lowell. The awards are as follows:

Acre Family Day Care – \$5,000

Acre Family Day Care helps low income and immigrant women and children of Greater Lowell with job training and small business support as well as quality child care services. This grant is targeted to assist with the transportation costs, taking children to day care.

Big Brother/Big Sister – \$9,500

The Essentials in Education Program provides academic support and tutoring for at-risk youth ages 7 – 18 and works to develop study skills, enhance writing skills, foster a love for reading and to prepare students for the challenges of standardized tests. This program will assist 15 – 30 male and female students.

CMAA –	\$5,000
CMAA's Young Parent Program targets young parents, age 14 – 21, to break the cycle of poverty that afflicts many of their families. It provides basic education, ESOL, life and parenting skills, job development, placement and follow-up as well as counseling for employment and long-term economic self-sufficiency.	
Concord Family & Youth Services –	\$9,000
This youth shelter program has 3 components: street outreach, crisis intervention and long-term change through residential services for homeless youth ages 16 – 22. These services include assisting homeless youth in developing job skills and improved personal characteristics to make them marketable to the workforce.	
Lowell Mission Church –	\$5,000
The Young Asian Youth in Action is an after school program participants, 5 th – 12 th graders, gather weekly for a meal, free time, tutoring, support groups, pregnancy prevention education, sports and activities. It includes a youth mentoring program as well as a Peer Leadership forum for the older students. The goals are improved school performance, and decreased delinquency and gang involvement.	
Lowell Teen Coalition –	\$7,000
Under its Teens Reaching Out Program, the Coalition assists about 30 teens with education on teen health issues and includes trainings on pregnancy prevention and HIV prevention, and violence reduction. They are also educated on the legislative process in order to affect needed community change, and to be a voice representing the area youth.	
St. Julie Asian Center –	\$10,000
The Center provides 5 levels of ESOL classes, offers computer skills course using the Rosetta Stone English software, basic job readiness skills and employment referrals and citizenship preparation activities and classes. The Center serves more than 200 Asian EC residents, primarily from the Lower Highlands tract.	
SuitAbility –	\$6,000
SuitAbility increases the employability of low-income women by providing professional attire, career skills training and mentoring for nearly 300 women annually. They partner with over 20 agencies, and are working toward the establishment of a dental/health wellness program and tattoo removal services.	
United Teen Equality Center (UTEC)	\$11,000
More than 180 teens come through the Center on any given day. The Center has an active membership of over 350 youth, many of whom would be in trouble on the streets or involved in gangs without UTEC. The Serving Health Through Volleyball program targets the Pailin Plaza area youth with a focus on access to health and mental health care. EC funds will help with expenses toward gang outreach and the mediation component of the project.	
YWCA	\$7,500
The Green Acre project provides after-school and summer youth environmental training and an enrichment program. It provides youth, many of whom are latchkey kids with a structured safe haven, positive peer interactions, adult mentoring and healthy snacks and gives specialized training on environmental issues such as recycling.	

Sustainable Community Development

Two of Lowell's best examples of sustainable community development are the Lowell Small Business Assistance Center (LSBAC), and the Lowell Community Schools Program, now known as the Extended Time Program. Although no EC dollars were awarded to either of these major projects this year, as was agreed to by the partnership, the EC continues to monitor both, and to attend some of their meetings.

The Lowell Small Business Assistance Center:

The LSBAC provides valuable education and services to those considering starting or expanding a small business. The statistics prove their value, as follows:

- 460 active clients
- 1,800 Center Visits
- 48 Business Start Ups
- 98 Jobs Created
- Approximately \$11.4 million in Sales Revenues
- 70% Clients Served are Low Income
- 47% Clients served are Minority
- Return on Client Sales = \$45 per dollar spent

The LSBAC's Executive Director is extremely visible within the community, and constantly builds or renews existing partnerships. One of the Center's major partners is Middlesex Community College who very recently agreed to provide the Center with space and some services in its Middle Street property. This will save the Center approximately \$40,000 per year in rental and associated operating costs.

The Right Start program was launched in October 2002. The program already has an excellent reputation, and operates continuously due to heavy demand. It includes a 6-week training program in entrepreneurial basics, assistance in developing a business plan, access to lenders and loan guarantees, legal counsel and ongoing counseling for the first year of operation. The fee for the course is \$60 and it is refundable if all modules are completed in two cycles, or it can be donated to the Center. Currently, 80% elect to donate. There is no charge at all for the truly needy. There are currently 30 clients in process; 22 have already graduated. 55% of the Center's new clients opt for the Right Start program.

The Director is also working with UTEC and its Director to design and implement an entrepreneurial program for youth in their late teens or early twenties.

The Economic Justice Project of the Mass Bar Association provides means-tested pro bono legal assistance with contracts leases, purchase agreements, partnership agreements, etc. This helps protect clients not familiar with our legal system and gives legal assistance that would otherwise not be available due to cost. The biggest obstacle to starting a business is access to capital. The Center has referrals for financing (\$500 - \$25,000), commercial banking partners, loan guarantees with the SBA and an on site micro lender (Accion USA) at the Center.

Counseling helps identify and develop solutions to business problems and provides accountability processes. Regularly scheduled counseling is available for the first year of operation and is provided by Center Personnel, SCORE and the Jericho Road Project personnel.

The Lowell School Department Extended Time Program:

The Extended Time Program (formerly the **Community Schools** Initiative) now has 12 school sites, the 21st Century Learning Centers. Ten of the sites are federally funded (\$1.4 million annually) and two are funded by the State (\$300,000 per year). The Extended Time Program also receives \$1 million for academic services from the State's Department of Education, about \$2.7 million for remedial, ELA and math classes and \$300,000 in State grants for after school programs. The program offers academic enrichment classes, recreational, cultural and social courses. It encourages participation from the parents and family members and from the neighborhoods. The program serves approximately 4,000 children.

Tax Incentive Utilization

The financiers of five Lowell building development projects recently received recognition at a press conference held at the Boott Cotton Mills. HUD's Regional Director, Kevin Keogh, participated and praised Lowell officials for being among the best in the nation at turning the Renewal Community tax incentives (specifically, the Commercial Redevelopment Deduction) into development projects. The total cumulative allocation for Lowell this year was \$5.4 million in increased tax deductions over the course of the next ten years. Congressman Marty Meehan, as one of the key speakers, noted that the beginnings of the Renewal Community rested in the original Enterprise Community designation. He believes that Lowell had one of the most successful EC's in the country.

The Renewal Community staff plans to offer educational seminars on the various aspects of the tax incentives in the near future, and will include workshops specifically designed for tax attorneys and accountants as well as business people.

Other Considerations

Lead Abatement:

Despite obstacles such as a limited number of qualified contractors, nearly two million dollars (\$1,708, 231 as of 3-31-03) has been expended by the Lead Abatement Program on close to 300 (288) homes to date.

Neighborhood Services

Neighborhood Impact Teams focused on the Lower Highlands section of the City this year. This area is one of the lowest income tracts in the City. The City provided in-kind services on road repairs, clean-ups and plantings in this area. The Department of Planning and Development also contributed a new traffic flow design for improved travel. The Neighborhood Services department partners with the Community Policing effort via the Department of Justice's Weed 'n Seed Program, and with the Keep Lowell Beautiful organization. It has distributed information packets to the low/mod neighborhoods, which include information on City codes and ordinances, recycling information, a gang hot line, and neighborhood issues. It also brought residents to the table for Lowell's Healthy Summer program planning, and its director attends approximately 7 neighborhood association meetings a month as well as the City-wide

Neighborhood Council meetings. In addition, Neighborhood Services works with the Greater Lowell Landlords Association, and has sponsored landlord/tenant meetings to promote information on the rights and responsibilities of both.

TAP Program (Technical Assistance)

The City of Lowell in partnership with the Lowell Small Business Assistance Center, the Downtown Lowell Business Association, the Coalition for a Better Acre and the Enterprise Community sought and received a \$50,000 grant in order to provide assistance for small businesses in the areas of marketing, legal, accounting, merchandising, computers and software. Applicants must have their place of business in the designated census tracts (EC/RC) with the goal of job retention, job creation and/or business growth. They must have at least one year of federally filed financial records and have no outstanding real estate or excise tax debt. Individual grants do not exceed \$5,000. Applications were received from nearly 30 businesses, and awards were made to 13 during its first year of operation. Of those 13 small businesses six, nearly 50%, were awarded to minority owned businesses. The program has proved to be very successful and has been approved for another year of operation.

Trolley Museum

Another partnership was formed this year and included the City of Lowell, the Lowell National Historic Park and the Seashore Trolley Museum of Kennebunk, Maine. It is located in the downtown census tract, in the middle of the cultural district. Trolley Park Rangers will be provided by the National Park (in-kind museum curation); volunteers cleaned the premises and set up the exhibit, and the Parker Foundation awarded the effort with \$25,000. Congressman Marty Meehan is working with the Department of Transportation for additional funds (\$8.7 million) to design and build a permanent home for the trolleys, for additional cars to be purchased and to extend the trolley lines. This would help to provide transportation around the City at no cost to the riders, relieving congestion and parking problems as well.

Housing and Economic Development

During this past year, the City of Lowell, the Merrimack Valley Housing Partnership (MVHP) and the Lowell Development and Financial Corporation assisted in the purchase of 70 homes, representing an investment of \$444,783 in assistance dollars for a total leverage in real estate sales of \$12,480,010. 615 families completed the Project Genesis homebuyer training program in Lowell at the MVHP.

Nearly 90% of the current downtown current housing stock is subsidized. Former McCartin Electrical Supply outlet is now being developed into \$3.5 million project building 26 artist loft townhouse units. There are also 99 other loft properties in the downtown. 100 more market rate apartments are also planned, renovating a former yarn manufacturing building.

Two shelters which serve the City – the Lowell Transitional Living Center (LTLC) which serves homeless individuals in the area, and the House of Hope, a shelter for homeless women and their children – are both in the process of adding permanent housing units. LTLC will provide 12 on-site apartments for those transitioning out of the shelter. Some of the services that LTLC provides are: 2 meals a day (over 10,000 meals served monthly); beds for up to 90 people; detox referral and transportation; nursing care; case management; outreach, serving about 25 individuals a month; mental health specialist; support groups; GED program. LTLC provides opportunities for individuals to end their homelessness. The House of Hope will provide 11 units, 10 for residents and one for an on-site manager, for families in a facility located

just across the street from its shelter. The value of House of Hope's added units is approximately \$2.1 million, according to its Executive Director.

The public/private partnerships in Lowell continue to drive the high level of community investment in the City. Partners include the Lowell Plan (private nonprofit development corporation); the Lowell Development and Financial Corporation (quasi-public lending organization); Mass Development (state investment bank/real estate agency) and Lowell's Department of Planning and Development. In addition to the ongoing efforts in attracting and assisting new businesses, and new housing, there is the Tanner Street Initiative Planning Study for the re-use of the Silresim Superfund Site (\$100,000); the Lawrence Mills redevelopment project (\$39 million); and the Downtown Venture Fund, which is providing loans to retailers in the downtown. To date, 15 new retailers and restaurants received funding, creating nearly 50 new jobs (\$1.5 million). The City's Jackson-Appleton-Middlesex (JAM) Plan initiative is valued at \$44 million and the Acre Neighborhood Revitalization at \$38 million. According to National Park economic development reports, a total of \$156,500,000 will be invested in the City's downtown area projects.

A partnership of local banks resulted in a loan pool to aid in the reconstruction of the Julian D. Steele housing project. The pool totals nearly \$25 million, \$17 million of which is for loans to developers who will build 90 owner-occupied homes and 45 duplexes in this EC census tract. Another \$7 million will be reserved for the replication portion of the plan, through which affordable housing units are being constructed across the City. Nine local banks are participating in the project, planning to change the face of a neighborhood known for generations of poverty.

Located in the Acre section of the City in the EC/RC designated census tract, the beautiful new Senior Center opened this Spring in what once was the Lowell City Barns, where horses were stabled. The new site is perfectly situated for senior citizens, in that Brooks Pharmacy re-located to become part of the complex, and a large supermarket is located just across the street from the Center. Approximately 22% of Lowell's population is comprised of senior citizens, most of whom reside in the Downtown. The total value of this center is \$6 million.

Enterprise Community Board of Directors (2003)

Shirley Alejandro

Janice Blute

Chris Downs

Flora Gay

Betsy Gonzalez

Rosemary Hawkes

Heli Hernandez

Marie Mota

Ann Marie Page

Somong Rattanayongs

Jamie Rin

Juan Carlos Rivera

E. IDIS Summary of Activities Report CO4PRO3

F. IDIS CDBG Housing Activities Report C04PR010

G. IDIS Summary of Accomplishments Report C04PR023

H. IDIS List of Activities Report CO4PR02

I. Consolidated Annual Performance and Evaluation Report CO4PR06

J. ESG Program Summary CO4PR12

K. ESG Statistics for Projects as of 2002 CO4PR19

L. Statement of HOME Activities CO4PR22

M. Status of CHDO Funds CO4PR25

N. Status of HOME Grants CO4PR27

O. HOME Matching Liability Report CO4PR33

P. Lowell Housing Authority - Plan to Designate Housing



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, D.C. 20410-5000

OFFICE OF THE ASSISTANT SECRETARY
FOR PUBLIC AND INDIAN HOUSING

DEC - 7 2001

LOWELL
HOUSING AUTHORITY
2001 DEC - 7 PM 2:23

Mr. James Milinazzo
Executive Director
Lowell Housing Authority
350 Mood Street
P.O. Box 60
Lowell, MA 01853-0060

Dear Mr. Milinazzo:

This is in reference to the Lowell Housing Authority's (LHA) Plan to Designate Housing (Plan). The Special Applications Center (SAC) received the Plan on October 10, 2001. The Plan proposes to designate 75% of the units at the following developments for elderly families only as noted below:

Development Name	Development Number	Current Bedroom Type			Total Unit Proposed for Designation
		0-BR	1-BR	2-BR	
Bishop Markham	MA06P001003	0	157	224	286 or 75%
Faulkner	MA06P001004	0	27	0	20 or 75%
Father Norton	MA06P001005	0	111	0	83 or 75%
Archambault Towers	MA06P001006	105	83	0	141 or 75%
Francis Gatehouse	MA06P001011	0	88	0	66 or 75%
Total		105	466	224	596 or 75%

The Plan was reviewed in accordance with the requirements of Section 10 of the Housing Opportunities Program Extension Act of 1996 (Extension Act). We reviewed information provided to us by the Massachusetts State Office of Public Housing and the Massachusetts Office of Fair Housing and Equal Opportunity.

The Plan provides that all residents who presently live in the designated buildings will not be evicted or otherwise required to vacate such unit because of the designation. Current non-designated residents may voluntarily move, but are not required to do so. The LHA will make available to non-designated families units that are comparable to those being designated. Amenities and services are available and will be provided to those who require them.

In support of the Plan, the LHA intends to apply for 90 Section 8 Housing Choice Vouchers for non-designated persons who are on the waiting list and are currently residing in designated units.

Based on the information available to us, I am approving the Plan subject to the following conditions:

- LHA must apply for and receive funding for Section 8 vouchers to support the Plan when the Department announces the availability of such funds in the future. LHA may not proceed with any of the activities mentioned in the Plan until such time as the Section 8 funding has been secured and conveyed to the LHA by the Massachusetts State Office.
- Removal of the Bishop Markham development from the Plan.

The Plan is conditionally approved as indicated below:

Development Name	Development Number	Current Bedroom Type			Total Unit Approved for Designation
		0-BR	1-BR	2-BR	
Faulkner	MA06P001004	0	27	0	20 or 75%
Father Norton	MA06P001005	0	111	0	83 or 75%
Archambault Towers	MA06P001006	105	83	0	141 or 75%
Francis Gatehouse	MA06P001011	0	88	0	66 or 75%
Total		105	309	0	310 or 75%

The Bishop Markham development, MA06P001003, is not being approved as requested because the Plan fails to show a need for additional units to support the elderly population, including the designation of a significant number of two-bedroom units. The LHA has a population of persons with disabilities that would best be served by continued access to the Bishop Markham development. The LHA may seek to amend this conditional approval at any time by providing the SAC with additional documentation that will support the need for additional units for elderly only families, including the need for two-bedroom units, and additional alternative housing resources for non-elderly disabled families.

If and when funding is provided for housing choice vouchers to support LHA's Plan, please note that in addition to normal Housing Agency responsibilities under the Section 8 Housing Choice Voucher Program, and under HUD regulations for nondiscrimination based on disability (24 CFR 8.28), PHAs that receive funding under the Notice of Funding Availability (NOFA) must:

- (i) Where requested by the individual, assist program participants to gain access to supportive services available within the community but not require eligible applicants or participants to accept supportive services as a condition of participation or continued occupancy in the program.
- (ii) Identify public and private funding sources to assist participants in covering the costs of modifications that need to be made to their units as reasonable accommodation for their disabilities.
- (iii) Not deny persons who qualify for rental assistance under this program other housing opportunities, or otherwise restrict access to Housing Authority programs, to eligible applicants who choose not to participate.
- (iv) Provide assistance to increase access by program participants to housing units in a variety of neighborhoods (including areas with low poverty concentration) and to locate and obtain a unit suited to their needs (Section 8 search assistance).

In addition, the LHA must allow applicants to choose not to accept Section 8 assistance if they prefer public housing and vice versa.

The LHA must ensure that the rental vouchers that may be provided under a NOFA to support the Designated Housing Plan are kept separate and used to support the Plan by providing housing to the non-designated group who could have moved into more units in the development had it not been designated. Individual files and an accounting system separate from other Section 8 programs must be maintained which are sufficient for audit purposes and must be available upon request.

The Plan will be in effect for five years from the date of receipt of the Section 8 funding from the Massachusetts State Office. Upon the expiration of the five-year period, the LHA may apply to extend the designation for an additional two-year period.

190.032 100

If you have any questions regarding this matter, please feel free to contact Donna Ayala, Director, Office of Public Housing, Massachusetts State Office, at (617) 565-5203.

We wish you success in implementing your Designated Housing Plan in the future.

Sincerely,



Cheryl Teninga
Acting Deputy Assistant Secretary for
Public and Assisted Housing Delivery

Q. ESG Financial Summary for FY Report C04PR20

Please Note:

The following report is the final draft of the Consolidated Annual Performance and Evaluation Report, which is being released following the 15-day public comment period that occurred between September 11-26, 2003, in which no written comments were received by the City of Lowell's Division of Planning and Development. This document was submitted to the U.S. Department of Housing and Development on September 30, 2003.

If you would like a copy of the FY2002-03 CAPER, please contact Eileen Maher Kronauer or Heddi Nieuwsma at the City of Lowell's Division of Planning and Development at 978-970-4252.